Three Sections 28 Pages

# SATURDAY NIGHT

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## The FRONT PAGE

**The Perpetual Chinese Puzzle**

The enthusiasts, perhaps more numerous in days gone by than now, who imagined that all that needed be done to ensure the welfare of the "common people" in any land was to throw out a dynasty and establish so-called democratic institutions, should contemplate the present situation in China. It is now considerably more than a decade since China was "freed from the Manchu yoke" through the endeavors of an international exile, the late Sun Yat Sen, who had long worked under cover to achieve that result—and China has enjoyed hardly a month of tranquility since. Most of us can remember the days when newspapers and magazines were filled with articles describing the iniquities of the Empress Dowager and the tyranny of the Manchu dynasty. Sun Yat Sen, champion of theoretical republicanism, was hailed as a deliverer. Sentimentalists failed to realize that the Manchus were physically and mentally the superior of most of the other races in China. In the outcome the Chinese were delivered not merely from the Manchu government, but from permanent government of any kind. From one of the most proverbially peaceful of peoples they have been changed by war-like politicians into blood-thirsty factionists. In place of a dynasty which provided a national government, China obtained the very worst type of feudalism, with every local potentate striving for power. That is what comes of putting new wine into old bottles; of assuming that democracy is a magic word which of itself can be relied on to establish secure government among millions of people ignorant of what democratic institutions mean. The same thing might very well happen in any other Oriental country which tried to play with democracy and abolish established rule.

Few indeed are privileged to understand the Chinese situation. The chancelleries of European nations which have interests to protect are probably almost as bewildered as the man on the street who for months has been reading alarming reports of incidents at Canton, Shanghai, Hankow and other centres. Great Britain and the United States, when urged to treat with the Chinese government in a conciliatory manner, do not know what government to treat with. One leader may promise to be good and treat white residents decently; but presently a new leader is on the scene who refuses to be good, and is intent on cutting the other fellow's head off. London and Washington may send "notes" to Pekin, but what authority the persons established at Pekin have in dealing with their own people is not apparent. There was supposed to be a central government under a Mr. Wellington Koo, a highly educated Chinaman whose portrait frequently adorned the illustrated periodicals. If he ever had a government to bequeath to his country it long since vaporized like the snows of yesteryear. Britain and the United States may rush war ships from one port to another, but it means nothing when it is impossible to decide who are the responsible parties in a many-sided civil war. And suppose Britain were to decide to recognize one potentate and endeavor to back him in bringing order out of chaos; Japan or some other power might select another. Unavailing recognition was given the Wellington Koo government which was but a shadow. There is a Cantonese faction under General Chen which seems to be the strongest of the lot at times; but then there is a northern faction under an alleged Christian, General Chang Tso-Lin, which seems as formidable and blood-thirsty. Pure commercial expediency would counsel recognition of the Southern forces which control the sections where British interests chiefly lie. But Japan's interest is in the North and she has most to gain by conciliating General Chang.

A month or so ago Hon. David Lloyd George made a speech at Bradford in which he painted not without truth the indignities China had suffered from foreign nations in the past, and in which he seemed to regard the Cantonese forces as enlightened patriots; but there are a good many Chinese who are not prepared to view them in that light. In England much regret has been expressed that Lloyd George chose to make the speech at all, because among distant nations, on account of the part he played in war and peace he is regarded as the greatest of Britishers. Millions have heard of the "arbiter of Europe" who do not know of the existence of Stanley Baldwin. The "Saturday Review" fears that "all over China men will point to his speech as the most considered opinion of the most powerful man in Europe, and will take heart accordingly against the foreigner." Yet whatever happens, and whatever alarming reports we may find in the daily despatches, there will be no war between Great Britain and China. It is an imponderable proposition. You cannot shovel fog!

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**The Question of Missionary Influence**

"The New Outlook," organ of the United Church of Canada, in a recent issue presents a rather effective "Tu Quoque" to those who blame the troubles of the Europeans in Asiatic countries on missionaries. The noted shipping magnate, Lord Inchcape, not long ago gave weight to this charge by an assertion that Christian missionaries were largely responsible for present conditions in China; but his remarks have not been allowed to go unchallenged by others who, though not identified with missionary enterprise, take the view that traders and other classes of men whose activities in Asia are less disinterested than those of missionaries, are, to say the least, equally responsible.

The "New Outlook" presents against Lord Inchcape the views of an unimpeachable authority in Sir Valentine Chirol, at one time Foreign Editor of the London "Times," whose book "India" is a masterpiece. Sir Valentine's reply to Lord Inchcape was drastic, when he described his utterance as "the sort of attack one more often hears from the meaner type of Europeans frequenting the bar of a Shanghai Club." This reference recalls to the editor of SATURDAY NIGHT something told him a good many years ago by a Canadian who had lived in Shanghai for a considerable period. On one occasion the brilliant Hindu soldier, Sir Pertab Singh, who later played so fine a part in the Great War, brought his renowned polo team to Shanghai. Great was Sir Pertab's indignation when certain Europeans objected to the admission of himself and his fellow sportsmen to the leading club of the city on the ground that they were "niggers." It is comforting to add that the persons who made this objection were not Britishers; but the episode indicates that the antipathy of the Chinese and other ancient Asiatic races toward foreigners is not entirely due to missionaries.

Thirty years ago Sir Valentine wrote a book, "The Far Eastern Question," after a journey through China, undertaken in behalf of "The Times," and in it he said that missionary work was "practically the only agency through which the influence of Western civilization reaches the masses, to whom, apart from all dogmatic teaching, the life of the missionary, a life of exile and self-denial, whether it be the ascetic life of the Roman Catholic missionary or the family life of a Protestant missionary with wife and children, is in most cases the one object lesson in the highest spirit of Christian ethics which intercourse with the West brings home to the most distant parts of China." Sir Valentine says that any knowledge he has since acquired, particularly in India, more than confirms that view.

The missionary, however indiscreet he may sometimes be, at least brings sympathy to his relations with Asiatic peoples; which is more than can be said for most of those who are in Asia for the profit they can get out of it. "The New Outlook" is candid enough to admit that "the somewhat revolutionary character of Christian teaching" may have had something to do with present tendencies in China, but can hardly be controverted when it says: "If politics and commerce had as clean and wholesome a record in China as missions the feeling against Western nations in that country to-day would not be what it is." Unquestionably, when taken in their cruder sense, some of the new testament teachings are Communistic in character. There is little doubt that the Early Christians, who expected a return of Our Lord and the establishment of the millennium within a few years, were Communists. Christianity spread in the Roman Empire until it became an all powerful force in response to such declarations as "He hath put down the mighty from their seats and hath exalted the humble and meek." Christian philosophy subsequently modified the disintegrating aspects of this teaching, but it is not difficult to understand why Bolshevism should find missionary effort a helpful if unwilling companion in promoting its ideas. Another difficulty is that missionaries are often more notable for zeal and devotion than for intellectual power, and sometimes bring themselves into ridicule, as in endeavors to make the Polynesians wear modest western garb, which merely promote pneumonia and tuberculosis. Moreover in the case of China it is doubtful whether Christian civilizations possess ethics more potent in matters of common honesty and brotherly feeling. But in the main the missionary has a cleaner and finer record in his dealings with Asia than the average white man who goes to the East.

"HALF FRANTIC IN ITS JOYOUSNESS AND WILD IN EAGER FLOW"

*One of many waterfalls near the Lake of the Hanging Glacier, in the Windermere district of British Columbia.*

*—Photo by Courtesy of Canadian Pacific Railway.*

**Americanized Latin Text Books**

Few editorials which have appeared in these columns have won more attention than a short reference a few weeks ago to an Americanized Latin Text book authorized for use in Alberta High Schools. Commentary in the press of that province was immediate, and enquiries from other provinces ensued. Various organizations have taken up the matter and before us is a resolution passed by the Vegreville (Alta) Board of Trade, which has gone more deeply into the matter than SATURDAY NIGHT was able to do, lacking a copy of the text book, which is by M. L. Smith of Galesburg, Ill. It appears that "The Star Spangled Banner" is translated under the title "Nexillum Stellatum" and "America" under that of "Domine Salva Fac". The Vegreville Board of Trade, while not condemning the text book on its general merits, urges that it be brought into line with Canadian sentiment by substituting Latin translations of "O Canada" and "God Save the King". It is stated that other organizations will urge the same proposals on the Minister of Education at Edmonton.

One of the most curious charges in connection with the original editorial is that it was "inspired" by certain Canadian publishers interested in rival Latin text books. If this were true it would certainly be justifiable; but the facts happen to be otherwise. The manner in which the book came to the attention of SATURDAY NIGHT was curiously round-about, since our informant was an educationalist in the Maritime provinces who had for professional reasons been looking into the lists of authorized school books in other sections of Canada.

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**No Need to Abase Ourselves**

In his speeches in Canada that brilliant young statesman, the Rt. Hon. Stanley Bruce, Prime Minister of Australia has called attention to the disparity between Canada's contributions to Imperial Defence and those of Australia. Naturally his words are disquieting, but there is no real need for Canadians to abase themselves, and cry "Mea culpa". Able and many-sided as is Mr. Bruce, he is apt to think of Imperial defence solely in terms of naval contributions,—natural enough in a man who is leader of an island continent unassailable except by sea. What Australians, and most Britishers overlook in all their allusions to Canada is the enormous contribution that this country has made to Imperial defence by the construction of trans-continental railways. The Canadian Pacific Railway was originally conceived as an instrument of Imperial defence and the other trans-continental lines which form a part of the Canadian National system fall into the same category. Their importance in that respect was proven during the great war, and indeed on every occasion when there has been trouble in the far East. If there should be serious trouble in China this year involving military effort by Great Britain the importance of Canada's transcontinental railways, for which this country has made enormous sacrifices, would at once become apparent.

This question of Canada's part in Imperial defence has been before the public a long time. We recall an occasion a quarter of a century ago when the same arguments as those voiced by Mr. Bruce were presented in Canada by Hon. Thomas Brassey, a brother of Lady Willingdon. By custom the tenor of his remarks intimated the negligible character of Canada's contribution. A sound Imperialist, Sanford Evans of Winnipeg, then drew attention to a question which he said few were at pains to consider, namely: How much greater would the necessary naval expenditures of Great Britain be without Canada and her railway systems linking up the Atlantic and the Pacific, as a loyal and integral part of the Empire? Some years before the war the editor of SATURDAY NIGHT heard a couple of correspondents of leading London dailies whose acquaintance with this country was confined to Montreal and Quebec blasphemously speak of Canada as a "slacker" in the matter of naval defence. The writer replied that Canada had not had the ancient Romans to build her roads for her, and that when they became better acquainted with this country they would perhaps learn to talk sense. It was the first time apparently that these Fleet St. gentlemen had ever been asked to think of what Empire development really meant, or had the geographical phases of naval defence itself pointed out to them.

It will not do for Canada to rest content with her splendid services to the Empire in the past. All good Canadians wish to see this country play a generous part in future co-operation with Great Britain in Imperial defence; but there is no reason why we should accept rebuke like whipped children.

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**The Tariff on Arts and Crafts**

We are glad to note that the Council of the Montreal Board of Trade has urged action to secure modifications in connection with the tariff on antiques and works of art to which attention was drawn in these columns some months ago. The defect in the Montreal proposals is that they do not go far enough. It is proposed that duties be abolished in the case of pictures and art objects over one hundred years old, but this would still leave the works of great painters like Whistler, Sargent, Monet, Manet, and other men of genius of the past generation, one of the most fertile and progressive in the history of art, subject to tariff exactions that militate against the appreciation of art in this country.

The Montreal Board of Trade points out that the exactions of the present tariff deter the importation into Canada of antique art objects to which even the high protectionist governments of the United States have for years freely opened their gates. It points out that while museums enjoy special exemptions, the present system ultimately militates against museums because in the end many private importers of such works donate them to public institutions.

If the Tariff Board and the Federal Government take up the matter the whole question should be gone into, apart from its relation to the importation of antiques, pictorial or otherwise. Museums to-day suffer a great deal of inconvenience in connection with temporary loan exhibitions of notable works they do not purchase and have not the funds to purchase. As the tariff regulations are at present administered, cash must be deposited to cover the duties on the entire collection loaned. Where the aggregate value runs into millions of dollars as in the case of the inaugural show at the Toronto Art Galleries last winter, the necessity of putting up large sums for even so short a period as one month is a nuisance to the trustees called upon to do so. But the customs bears especially heavily on the individual artist who brings a collection of his own works to Canada for display. The United States rules cover such cases and the artist is not compelled to deposit the duties on his entire collection on entry to the country. Thus American cities like Detroit and Buffalo get many fine art shows which artists would gladly bring to Canadian cities were not the customs regulations a difficulty and an annoyance. Last winter, two world famous etchers and painters, Mr. and Mrs. Frank Armington of Paris, who both happen to be Canadians by birth, exhibited their work in the United States without let or hindrance, and were most enthusiastically welcomed by art lovers in many cities; but when they proposed to show their work on their native soil they found themselves excluded unless they were willing to deposit for an indefinite period a large sum in cash.

If a few more public bodies like the Montreal Board of Trade will take up the matter of art encouragement it will be a very good thing for Canadian culture. And while on this subject we note with approval that the National Executive Committee of the Imperial Order of Daughters of the Empire has decided to start a movement for the proper housing of the remarkable war memorials collection of paintings, brought out of its hiding place in Ottawa cellars for display at Toronto last spring after several years of neglect.

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**Status of British Trade Unions**

The victory of the aristocratic socialist Oswald Mosley, who ran as a Labor Candidate in Smethwick by a majority over the Conservative and Liberal candidates combined, will no doubt have an important bearing on a thorny question now before the Baldwin cabinet. Ever since the abortive general strike of last May there has been a demand that existing laws respecting trades unions be revised, and the demand has been intensified by the prolongation of the coal miners' strike in which it was known that Russian agencies following up the new Moscow policy of "boring within" had been using Britain's trade union machinery to attack her whole economic fabric.

So far, however, the Baldwin cabinet has done nothing about it, and it is said the Prime Minister is chary of the precipitate action urged on him by a large number of his following in parliament. No doubt the prospect of amendments to the Trade Disputes Act of 1906, especially as it affects the funds of unions spurred the Independent Labor party to strenuous efforts in Smethwick. The cabinet has an interim for careful deliberation on a very difficult problem because nothing can be done until next session.

The status of trades unions, their right to exist so to speak, was fixed by an act passed in 1871 but early in this century the Taff Vale decision in the House of Lords was held by labor bodies to nullify existing privileges. Briefly it meant that the funds of unions could be distrained upon for damages caused by strike measures such as picketing, or appeals to the public calculated to injure a

firm whose hands were on strike. The indignation of the working classes was an important factor in the great Liberal victory under Campbell Bannerman in 1906. The new Prime Minister proceeded to enact the Trade Disputes Act, the terms of which rendered the funds of unions inviolate so far as proceedings for damages caused by a strike warfare were concerned. The act went farther than many Liberal members were at first prepared to go, and "C. B." had to wield the big stick in caucus to bring many of them into line. In the end many of them who had denounced the measure were forced into acquiescence; they ate the leek, so to speak. On the night when they recanted the Prime Minister was alleged to have remarked: "Have you noticed the strong smell of leek about the House to-night?"

The Trades Disputes Act placed the unions in a most favorable position, a position subsequently rendered stronger by decisions in the courts. It did not, however, deal with the question of whether union funds were jeopardized when unions deliberately broke agreements with employers as they did during the general strike last May. This was the point raised in the House of Commons at the time by the Liberal leader, Sir John Simon, and the point he raised was sustained in the courts on an action precipitated by the Seamen's Union, which had refused to participate in the strike. The discovery that their funds were not protected from seizure for damages in cases of breach of agreement brought the general strike to a sudden end, but the unions were already broken financially through their ill-considered action.

Ever since there has been a strong movement among the Conservatives for a general revision of the Trades Disputes Act which would make "peaceful picketing" illegal, and unions financially responsible for their actions during a strike. But it is doubtful whether such steps could be taken without reviving in 1927 the warfare between capital and labor which has had most disastrous results in Great Britain during the past year. Probably the Smethwick election which many interpret as a challenge to the Baldwin government will have a chastening effect on its more aggressive followers; though there is no possibility that the Labor party will succeed in securing legislation to place trade union agreements outside the law of contract.

## LETTERS TO THE EDITOR

### Telephone Troubles

Editor SATURDAY NIGHT.

Sir,—Under a system of government ownership in the modern and thriving city of Saskatoon, it is now impossible for newcomers to obtain telephone service. According to the local telephone officials there are some two hundred applicants who are denied telephone service due to the lack of facilities. This condition has existed for eighteen months, and it is stated will continue to exist for another six months.

It is remarkable that in a city like Saskatoon, whose growth the last ten years has been steady and healthy, such a condition could arise. Surely to forecast the requirements of such a city required no gift of prescience. It would appear a problem in simple arithmetic coupled with a realization on the part of the government of its duty to the public. That such a condition should be allowed to exist is more remarkable. One can imagine the frothy editorials which would appear in the government press of Saskatchewan if the culprit were a private company in place of the government. How the members of the Saskatchewan Legislature would fall over one another to pose as the champions of the people against the arbitrary conduct of the telephone company, if private capital were at fault.

With a press which merely repeats the "Baa!" of the Government, with a Board of Trade so enamored of the Hudson Bay Route that nothing else matters, with a [illegible] Office which does nothing but make excuses, the Saskatoon citizen has as much control over his telephone system as has a native of the Fiji Islands.

In the meantime we walk in place of telephoning despite the snow and the Arctic weather.

Yours truly,
"TELEPHONELESS."

December, 1926.

### Income Tax Injustices

Editor SATURDAY NIGHT.

Sir,—I have read your criticisms of the 1926 Dominion Income Tax Act which I am sure will meet with the approval of a majority of your subscribers, and I trust you will [illegible] and continue exposing the many defects and unfair conditions and terms of the Act. Whilst it might be unwise to wipe out completely Income Taxation at the present time, I am sure this tax is a severe burden to thousands of Canadian householders who have families to support and whose income reaches over $4,000. Take for instance a family of husband, wife and three girls all over the age of eighteen years and all of whom owing to illness or other disabilities, permanent or otherwise, are unable to work for a living, whilst the father and husband through age or other circumstances is forced to retire from business whereby he cannot increase his income, surely $4,000.00 need not to be considered nowadays as an excessive amount to meet all debts, physician and hospital liabilities and many other outgoings. The very great increase in living expenses including Municipal and other taxes, of which an Income Tax to one's municipality is not overlooked, the payment by the father of the various life insurance premiums for the benefit of the family which probably were originally contracted for prior to the war, subscriptions to public charities and other outgoings would in the ordinary manner of living easily dispose of an income of $4,000.00, especially if one is a resident in a city. Then again, why did the government when it increased the exemption to $2,000.00 to a householder deliberately penalize the father of a family whose income is less than $3,000 provided his wife through personal earnings or otherwise receives an income, even though she is separated from her husband or living [illegible] refuses to assist with her earnings in the keep and maintenance of the household and family, some of whom may be invalids? Take for example the husband's income is $1,000 and that of his wife (separated or otherwise) is $1,500. By the Act the father even with a family of invalids must pay a tax on the $2,500 total less the $2,000 exemption, whilst if the husband's income is $2,900 and that of the wife (separated or otherwise) is $1,100, or a total of $4,000, this whole amount is exempt from taxation. What a remarkable situation! Now Canadian law permits married women to contract debts and go into business free from any liability by her husband, as a "femme sole" and even though living with her husband can legally refuse to assist in the upkeep and maintenance of their family, and therefore the husband must provide for the family who through disability or age may be unable to maintain themselves, therefore for these and many other reasons this Income Tax Act should be amended to provide against such complications to the following extent in my opinion:

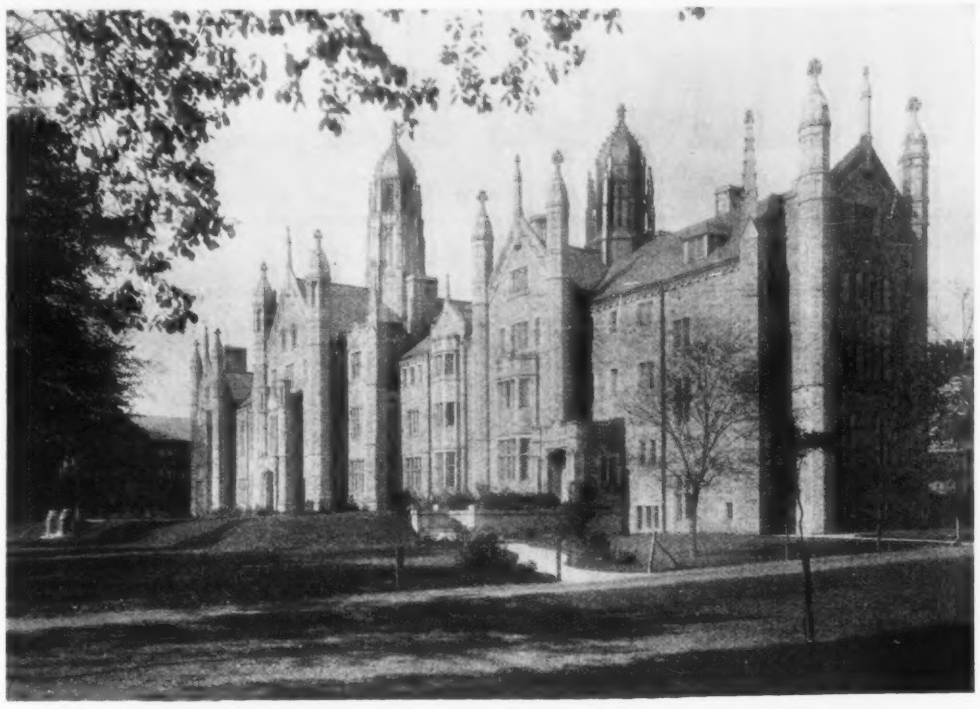
1. All householders, married, $5,000 tax exemption.
2. All married women, $5,000 exemption.
3. Each child living at home or supported by a parent and not in a permanent employment earning at least $1,000 annually, a further $500 exemption to the supporting parent.

Yours, etc.,

Toronto, 2 Jan., 1927. SUBSCRIBER.

Two children were engaged in an absorbing conversation. "What are anarchists?" said one. "Oh, they are people who want everything anyone else has, and they never wash themselves," answered the other. "Oh, I see. They are just little boys growed up."—*Outlook*.

*Ruth*—Do you know father has never spoken a hasty word to mother? *Tom*—How is that? *Ruth*—He stutters.



TRINITY COLLEGE, UNIVERSITY OF TORONTO, FROM THE SOUTH EAST.

## Trinity's 75th Anniversary

### An Institution Bound Up With the History of Higher Education in English Speaking Canada

*By Hector Charlesworth*

ON THE 15th, 16th and 17th of the present month ceremonies will take place in connection with an institution intimately bound up with the history of Upper Canada, now known as Ontario, as well as with that of the City of Toronto. January 15th is the seventy-fifth anniversary of the opening of Trinity College, now federated with the University of Toronto though originally an independent University, complete in itself. "Old Trinity" is the alma mater of men who have won distinction in many parts of the world, so that in sentiment at least the celebration partakes of the nature of an international event. It must not however be regarded as a commemoration of the past by an institution in the evening of its life, but rather as an incident in the renewal of youth; for, impressive as are the establishments of Trinity to-day they are but steps toward the completion of a vaster plan to which it is hoped the current celebrations will give an impetus.

The name of Trinity is now definitely identified with the federation of scholastic institutions which comprise the University of Toronto in Queen's Park; but it has an individuality and a tradition all its own that have been preserved despite removal from the beautiful old edifice and parklands opposite Strachan Avenue on Queen Street West, Toronto, which were for seventy years its home. For three generations of Torontonians of whatever denomination the name of "Trinity" has had charming associations. Happily the old edifice still stands as a thing of permanent beauty, the centre of Trinity Park, the most gracious of Toronto's civic breathing spots.

The history of Trinity College is bound up with that of the higher education in English speaking Canada, and especially with that of the sturdy churchman, Rt. Rev. John Strachan, D.D., originally a Presbyterian who became the first Bishop of the Diocese of Toronto.

In an historical sketch by Rev. Sidney Childs, Clerk of Convocation, published in the Journal of the Royal Institute of Canada, one gets a glimpse of the early controversies which brought Trinity into being. It was Simcoe, the first Governor of Upper Canada, who first had a vision of higher education in the new domain under his jurisdiction, and who made provision therefor; but there were many delays between the vision and its accomplishment. In 1826 the then Archdeacon of York, Dr. Strachan, resolved on aggressive steps, and in personal negotiations with the British Government secured a charter for the establishment of the University of King's College at Toronto. He wished it to be a strictly Church University, and space does not permit a recital of the religious differences that arose. Finally in 1849 the project was transformed under the guiding hand of Hon. Robert Baldwin into a secular state university. Bishop Strachan resolved that his original plans should remain unaltered, succeeded in securing another charter, under which Trinity University with the full powers bestowed on such Universities at Oxford and Cambridge, came into being in 1852, in a building erected by the friends of Anglicans in Canada West. Thus in a sense Strachan was the father of both the University of Toronto and of Trinity. Fifty years later a new generation had arisen and it was decided that Trinity should avail itself of the generous terms offered by the University of Toronto to facilitate federation. After negotiations conducted by its Chancellor, the late Christopher Robinson, K.C., Trinity in 1904 became a part of the original institution promoted by Dr. Strachan. That federation has been an unqualified success, although various circumstances prevented for two decades occupancy of the new site on Hoskin Avenue north of University College (the parent College of the University of Toronto). The corner stone was laid in June, 1923, and the formal opening took place on October 21st, 1925.

Many of the elder generation of Canadians knew well the older Trinity which, within and without, possessed a quaint old world atmosphere. It was the work of a man who in this instance at least showed himself an architect of genius, the late Kivas Tully, C.E. He adapted Pointed English Architecture of the traditional Collegiate style to Canadian climatic conditions by substituting decorative turrets and lanterns for square-topped towers and battlements, and in so doing achieved remarkable nobility and harmony of effect. Sentiment dictated that the late Frank Darling, F.R.I.B.A., in designing the new edifice should so far as possible follow Tully's designs while making provision for modern requirements, and the creation of three storeys instead of two. The interiors of the new building are especially impressive, and it is but part of a great connected group surrounding two inner quadrangles, ultimately to be erected when funds are available. One of the greatest charms of the old building was its Residence, beloved by students for seventy years. Such an adjunct is not yet possible within the walls of the new building, but the residential feature is being maintained for the present with Trinity House on St. George Street.

The honor roll of Trinity both in the matter of graduates and benefactors is long and embraces those of many families whose names are written large over the history of Canada. To-day Trinity is an arts and divinity college, which grants degrees only in the latter subject, but at one time it embraced medicine, law and music in its faculties. Perhaps the most famous name on its roll is that of Sir William Osler, of whom it is not generally known that he first entered Trinity as a divinity student, and later turned to medicine through his bent for natural science. Trinity has given nine Bishops to the Anglican Church in Canada and the United States, the most famous of whom is perhaps Rt. Rev. Dr. Brent, formerly Bishop of the Philippines and now Bishop of Western New York, while Bishop Anderson of Chicago is another very eminent son. Others include Bishop De Pencier, Bishop Worrell, Bishop Owen, Bishop Howden, Bishop Rowe, and the younger Bishop DuMoulin. The most recent elevation was that of Rev. C. A. Seager, the former Provost to the Bishopric of Ontario (Kingston). Its graduates have played a great part in the attempt to evangelize Asia, and the first Canadian Bishop in Japan, the late Archdeacon Shaw, was a Trinity man. The ceremonies at this week-end will include the installation of a new Provost, Rev. Francis Herbert Cosgrave, to whom, with enthusiastic associates, has been entrusted the task of bringing into being an even greater Trinity which will preserve the traditions of the old college and add to the increasing lustre of the University of Toronto.

MAIN CORRIDOR, TRINITY COLLEGE, UNIVERSITY OF TORONTO.

## Nothing But the Truth

*By V. M. Kipp*

*The medium reported Will Shakespeare as saying he still wrote plays, and published them too; and he declared that in the spirit world none wrote and none published anything but the truth.*

—*News Item.*

WE CLIP the following from the Christmas Book lists of the year ???? when publishers, following the precedent of other and better worlds, told nothing but the truth in their advertisements:

THE FATE OF ALFONSO McFINNIGEN, by Hector X. Brones. In the old and unregenerate days we should have described this novel as a masterpiece by the famous writer of detective stories, the man who created that amazing character, Biddlesmith P. Biddlesmith. The fact of the matter is, the book is one which Brones wrote in the days when he was learning his trade, and it was refused by 17 publishers, ourselves included. Having achieved a reputation by later and better works, and being in need of money for his new sea-going yacht, and too indolent to write a new novel, Mr. Brones has resurrected this ancient work. We offer it to the public because we are quite sure it will sell and make us a profit, and for no other reason. It deals with trite situations, it lacks originality, the characterization is wooden and careless, and the fate of this McFinnigen person is a matter of supreme indifference to the reader who goes beyond the first page. It is a pleasure to be obliged to tell the truth about this book, particularly when we are perfectly well aware such a course will not prevent us from making a good deal of money out of its publication.

LISTEN TO THE BIRDIES, by Luella Brighteyes. We desire to warn our readers against this collection of puerile poems. "Birdies", we should say at once, has nothing to do with golf. If Miss Brighteyes is a poet we are Queen Elizabeth. She has no more imagination than a Jersey cow, and not much more gift of expression. Of course we are running no financial risk. Miss Brighteyes—who is a sharp-featured spinster of 42, though the frontispiece portrait shows a brilliant flapper of about 19—has paid us $500 in cash to turn out this handsome volume of her "collected" poems. They are collected, we might say, from the various rooms of her residence at Little-Hoosgow-on-the-Hill.

AN INTERNATIONAL MUDDLE: (A Study of the Albanian Currency in its Relation to the Siberian Cricket Trust), by Barnabus McGriddlecake, Professor of Economics in the University of Pussywillow. 926 pages, with illustrations. This monumental work is published thorugh the generosity of the Department of Propaganda of Pussywillow University, which hopes that all alumni will buy at least one copy. Naturally nobody ever will read it. In some ways the Truth Era has proved irksome to this publishing house, but it has its recompenses. We are able now to say in deepest sincerity that Professor McGriddlecake's book is a hash of windy ideas stolen from other dull writers on unintelligible subjects. He knows little about Albania except what he has gathered from the comic opera, and nothing whatever about the intricate problems of Siberian Cricket. We should not like to be understood as inferring that he knows less than other people about these great subjects—we must be fair to the Professor. But other people have not written books to reveal their ignorance. We are sorry—as somebody said about another publication—that the book is not illustrated, for the pictures might have been good.

CACTUS AND THISTLE, by John J. Jown. Here's another best seller, or we don't know the publishing business as we should. The great Mr. Jown, who lives in a 40-room cottage on Long Island and thinks Chicago is the Last West, produces these rip-snorting tales of the free, open ranch life with the regularity of a machine. Before the Truth Era we were called upon to praise his industry; now we can say frankly that he hires a staff of hack writers who do the bulk of the work. Mr. Jown interpolates bits about moonlight on the desert, close-ups of the valiant hero and his blue-eyed maid, and that sort of thing, and turns out the product to a public which eats it up. This has all the usual stuff about the much-misunderstood but noble hearted Lion Adore (such he calls the hero) and the usual amount of mucky sentimentality. We shall make money out of it.

EUCLID'S PROPOSITIONS. We recommend this work without qualification or reservation. To tell the truth, as we must, it is the only book in this list which seems to meet all the requirements of the perfect gift. The truth can be proved of every statement it makes. Handsomely bound in leather.

### The Handy Man

*(Bluejackets will act as maids to the Duchess of York and her two ladies-in-waiting on H.M.S. Renown—News Item).*

*By Sydney Roe*

"OH BO'SUN pipe all hands on deck," the burly Captain said.
"To polish up the brasses and prepare to heave the lead."
"I'm sorry, Sir," the bo'sun cried, and a weary smile smiled he,
"For 'arf the crew are seein' that the Duchess gets 'er tea."

"Come bo'sun make them shake a leg, and tidy up the deck,
"And use the mops and brooms a bit, the ship looks like a wreck."
"I really am short-handed, Sir," the bo'sun said, "for there
"Are 'arf a dozen able men a-combin' of 'er 'air."

"Where is that bloomin' larboard watch,' the Captain cried, aghast,
"The look-out too is missing from the crows-nest on the mast."
"I really must apologize," the bo'sun said much louder.
"'Er Royal 'ighness 'as 'em all a'nuttin' for 'er powder."

"Oh, well, Britannia rules the waves," the burly Captain sighed.
"And yet the crew must work the ship or we shall miss the tide,
"What is the dog watch doing there a-crawling on their knees?"
"Oh, they are 'elping to amuse the royal Pekinese."

THE HOME OF

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*"The Paper Worth While"*

HECTOR CHARLESWORTH, EDITOR

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## Oh! Solomon!

*By Harry Peck*

"In the multitude of wisdom there is much grief, and he that increaseth wisdom increaseth sorrow.—Solomon."

GEORGE had just been for his mail and was strolling down the street casually opening it. I overtook him.

"Listen to this," he said as he threw an envelope into the gutter. He read from a circular which went something like this:

"Why feel foolishly ignorant whilst others discuss the arts and sciences? Be conversant with the classics. Quote Plato and Seneca and Bacon intelligently. Get to know the poets: Milton, Dante, Wordsworth. Have the mysteries of psychology and relativity at your finger ends. Develop your personality. Command respect in the world's drawing rooms. Don't let people talk over your head. Possess the confidence that comes with knowledge. Know something. The essence of all human learning in one small volume. Pay nothing. Examine the book at our expense, etc., etc."

"Sounds fine," I said, as George sat down on a nice wide window ledge. They always build nice comfortable window ledges outside the stores in progressive towns. Neither of us was pressed for time.

"Sounds fine—eh? Know something—pooh!" said George; "the trouble is we know too much already. Knowledge and wisdom are beginning to boomerang. Everybody is a quack of some sort. We can all prescribe for the other fellow; and how delightful is the touch of pharisaism which goes with the prescription! If you go to church, the preacher is registering bull's-eyes in your conscience all the time you are awake. If you go to a play, the hero is always the epitome of something you are not, and he doesn't forget to let you know it, either. If you read the latest novel, the twelve-year-old authoress makes your ears tingle. If you go to your bank to borrow a thousand, the manager conveys a subtle hint that you are a potential wash-out. And if you are a married man, your wife can always turn to the one blotched page in your copybook of married life by referring to the index which all wives carry about with them. What with correspondence courses, two foot shelves of books, compulsory education, encyclopaedias, sophisticated environment, and the law of heredity, everyone knows something, and a lot of people know everything. It's a poor fool who can't sit in a barber shop and construct a Liberal Cabinet. And the veriest tyro can stand on the street corner and give extempore lectures in the art of municipal government. There's ——

"George, you ——"

"Wait a minute; let me finish. As I was saying, there's no need to know anything about your own affairs. The great test is how much you know about other peoples'. It has got so that it is an awful insult for a man to buy a car, or a house, without first consulting the neighborhood gossips. 'Browns got a new sedan! Good gracious! where did THEY get the money from?' Many another man's business has been put on its feet in a nine o'clock street car in between thirteenth and twenty-second by a couple of his friends, whilst discussing snatches of sports news and making swift examination of the latest styles in silk stockings. And if you've never seen the horrors of capitalism, and the terrors of competition, and the poverty of the workers, and the coal strike, and the evils of our rotten monetary system all wiped out as easily and as quickly as the closing of a door, you've never attended a meeting of Branch Lodge No. 37924685 of the Brotherhood of Cereal Miners. I once stacked for ——"

"But, look here, old m——"

"Shut up! Where did you learn manners? I stacked forty loads of wood in my yard one fall, just for fun, and it was all sawn up by the neighbors before spring without one of them troubling to leave his own hearth. And people are so wise these days that they are beginning to measure other peoples' shortcomings with their own consciences. Everybody is an inspector of human nature's weights and measures. But it's a dangerous thing to do till a standard conscience has been agreed upon. Why doesn't the State and Religion, and Business get together and fix a standard conscience and put a specimen in a glass case in the House of Parliament at Ottawa, so that a fellow could go and compare his own with it before he made out his income tax return? Knowledge—pooh! I tell you ——

"Excuse m——"

"Hang people who interrupt. Wait till I've had my say, then you can have yours. I tell you that we already know too much. It isn't conducive to a fellow's peace of mind. The say that our universe, although inconceivably huge, is not boundless after all. So hang goes infinity. What will go next? Eternity, I suppose. I always said that the installment selling experts would conquer eternity as soon as they started out to extend their field. Nothing is sacred to knowledge. Every Tom, Dick and Harry knows all about farming—mixed farming, particularly. Every farmer knows all about economics. Every business man knows all about interest and discount and the other secrets of banking. Every banker can run a brickyard or a sawmill better than the owners. Every editor knows everything. Every doctor can cure every disease if his patients will only live long enough. Practically anyone who cares to bring his mind to it can write a book. This knowing everything craze is no good," and he flung the offending circular into the gutter savagely.

"Old man, I ——"

"Why don't people master one thing and stick to it? Jack of all trades, master of none, I say. And there's another aspect of the matter; the more you know the less you believe. Knowledge is fast undermining faith. Where's the good old-fashioned brimstone burning hell gone to? And what about Jonah, and Adam and Eve, and all the other Bible heroes? All done away with. Heaven is wide open. Anybody can get in. The Baptist and Roman monopoly is broken. You can't fool people any more; they know too much. And no longer does a man, in between a couple of shots in a game of pool, say, 'What's wrong with this dashed town is this'; or 'What's wrong with this blessed country is that.' No, he says 'What's wrong with the world is this,' and then proceeds to tell you in four or five well chosen words what the world's trouble is. Everybody knows everything. That's one reason why the people of Canada owe twelve billion dollars. We all know so much that scarcely anybody knows anything thoroughly."

"George, old man," I said, as he stopped to get his second wind; "that's wet paint on that window ledge." He jumped up.

"Hell!" he said, "why couldn't you tell me sooner?"

"I thought you knew," I said.

GEORGE WILSON

Chairman, Cockshutt Banquet and Presentation Committee who will conduct the Province-wide farewell ceremonial to the popular retiring Lieut.-Governor. Mr. Wilson was for many years associated with the Union Bank and is now President of The Toronto Board of Trade and Manager of the White Pine Bureau (in affiliation with the Canadian Lumbermen's Association).

THE Canadian public, and more especially the relatives and friends of the Canadian soldiers who are buried in Brookwood Military Cemetery, Surrey, England, will hear with interest and appreciation that the Victoria League, Woking, has written the High Commissioner for Canada saying that a special service was held in the cemetery at 12 noon on Armistice Day, when the chairman and members of the Woking Urban District Council attended. The Victorian League also laid a wreath on the Stone of Remembrance in honor of the soldiers from the Overseas Dominions.

H. R. H. the Duchess of York recently unveiled a Commemorative Tablet at Crosby Hall, Chelsea, the future educational settlement and Club House for University Women engaged in Research Work. As a result of the committee's recent appeal, a residential wing is now being built, and word has reached the High Commissioner for Canada that the Canadian Federation of University Women has decided to contribute $5,000. One room in the Club House will be called "Canada," and preference in the allocation of this room will be given to a Canadian woman studying in London.

FIRST CANADIAN TOUR OF D'OYLY CARTE OPERA CO.

Members of the famous English organization that is touring Canada for the first time in Gilbert and Sullivan opera. The photograph was taken at Euston Station prior to the departure for Canada.

## *The Passing Show*

### THE LOVER'S COMPLAINT

When I was young, I fell in love,
And Phoebe was her name,
Oh, laddie, do not fall in love——
You'll never be the same!

She was my own, my very Dove,
Until she met another——
Oh, laddie, do not fall in love,
But stay you by your mother!

"Alas," she cried, "that I must choose
Between the two that love me!"——
Oh, Laddie, when she came to choose
The stars went out above me!

"Alack, Old Sir, she married him
And left you lone to be?"
Oh, Laddie, tears my eyes bedim—
The darned girl married me!

* * *

A pessimist is an optimist who met another optimist.

* * *

A Jewish gentleman was recently brought up for one-arm driving. But it wasn't what you are thinking. He was talking with the other.

* * *

John L. Baird, the English inventor, discovered while experimenting with television that the human face in repose, when broadcast, gives off a low steady hum. When he has been able to magnify it he'll likely discover it's "Valencia".

* * *

### COUNTING NOSES IN TIBET

In Tibet, the Dalai Lama, who is a potentate, not a newspaper, has decreed that his subjects must be taxed according to the size of their noses.

* * *

The Tibetans will now realize what it means to pay through the nose.

General sympathy will be felt for the unlucky taxpayer who chanced to have a boil on the end of his nasal appendage the day the inspector called.

We will not be surprised to learn that many individuals are attempting to reduce their taxes by standing for hours at a time with their noses pressed against the window.

* * *

Still, the Tibetans have this consolation: That they are not elephants.

* * *

Culled from the song sheet of the esteemed Kalgoorlie Rotary Club:

We're strong for Rotary
It brings to us happiness true
It's great in Rotary
Such friendships fine to renew
"Service above Self"
Makes Rotary joggedly good
I'm proud to be here
Old Pal—here's my hand.

* * *

With Mussolini holding seven positions out of thirteen in the Italian cabinet, he must be the despair of the group photographers.

* * *

### AN HISTORIC OCCASION

History was made when the first trans-Atlantic telephone communication opened between New York and London. The charge was $25 per minute. Many of the conversations were about the weather.—News Items.

* * *

"Are you there, New York?"
"Hello, London!"
"By Jove, this is wonderful, eh what?"
"You said it! The marvel of the age!"
"Imagine talking across the Atlantic ocean!"
"Well, sir, we're doing it right now!"
"It's stupendous!"
"Yes, sir!"
"Positively historic!"
"Sure is!" (Pause) "Well, how's the weather over there?"
"Oh, it's foggy as usual."
"It's pretty cold here, but the sun's shining."
"You don't say!"
"Well, this here is sure a great invention!"
"Absolutely! I feel tremendously important!"
"So do I! This day will go down in history!"
"You know, I believe it will! Well, cheerio!"
"Over the river!"

Hal Frank

*Appearance*

With the present day modes, only the finest hosiery is permissible in the wardrobe of the well dressed woman.

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*First Bricklayer*—Why did you give up riding to and from your work in your car? *Second Bricklayer*—My doctor says I need the exercise.

"Waiter, I wish to dine very well tonight; what would you suggest?" "The restaurant around the corner, sir."

Weldon: "What is the most depressing book you ever read?"

Shelton: "My wife's used-up cheque-book."

THE casual reader of the public prints may have been somewhat surprised at the reports from various Canadian cities during the past week of the utterances of the distinguished visitor to our shores, Mr. Stanley Bruce, Prime Minister of Australia. Such surprise, if it was experienced, has more than an echo in cozy corners of clubs, hotel lobbies, and such similar comfortable retreats where idle politicians and other earnest nation-builders foregather to dispose of the public problems of the day. In these gatherings the pointed paragraphs of Mr. Bruce's speeches have supplied the theme for current debate. For the young statesman from the Antipodes would seem to have come among us for the sole purpose of telling us with a frankness and familiarity almost embarrassing what we haven't done and what we should do in the matter of contribution to Empire defence. He has been supplying us with comparisons between our contributions and those of Australia well calculated to make the most sophisticated of us blush. In effect, he has told us, without any great effort at subtlety, that we have been pikers in our imperial partnership and that we will be still greater pikers if we, accepting equality of status within the empire, do not also accept equality of responsibility for the maintenance and protection of the empire. He recommends to us consideration of the proposition that the new assertion of nationhood, of equal authority with the Mother Country in the direction of empire policy, makes it incumbent upon us to take up our share of the burden of responsibility, of the cost of carrying out empire policy, which hitherto we have been content to leave on the uncomplaining shoulders of the taxpayers of Great Britain. Australia, he tells us by way of pointing an example, recognizes her obligations and is proceeding to discharge them, and he reminds us that ours is a much wealthier country than Australia, with more at stake and with greater ability to pay our way. Apparently determined that none should escape a realization of the situation in the light in which he sees it, he has been stopping off at all the principal cities in his journey through Canada and repeating his message. Now, the question that presently engages the minds of the above-mentioned fireside clubs of nation-makers is not so much that of the right or wrong of what Mr. Bruce has been telling us about ourselves, but rather that of the significance, if any, of his telling us. It is, to say the least, rather unusual for a responsible statesman of one country to go into another country and instruct its people as to their honorable obligations and duties, even though the two countries be sisters, and Mr. Bruce is not such an unusual kind of British statesman as to lightly take it upon himself to establish a precedent in that respect. Not unnaturally, the members of the fireside clubs suspect the presence of something behind the Australian apostle of empire defence in his pilgrimage through this Dominion. They doubt that he came here from the Imperial Conference to conduct such a campaign altogether gratuitously.

***

BUT what can be behind Mr. Bruce and his so candid contributions to our national problems? Well, some of the more discerning advance the theory that it is nothing less than the round shadow of our own Prime Minister. They reason that Mr. Bruce would not have come among us to make such an unreserved diagnosis of our ailment and to prescribe a course of conduct for us unless he had been requested to do so by someone whose request carried weight. Then, when they ask themselves who was likely to have solicited this service from Mr. Bruce and why it should have been solicited, they open up for themselves an extensive field of speculation, but are none the less disposed to speculate on that account. Since Mr. Bruce's observations connect the question of our obligations as to empire defence with the declarations of the Imperial Conference, the fireside club goes back to the Conference for light, and building theory upon theory, evolves the notion that, while nothing came out of the Conference officially regarding defence, this subject may not have been entirely ignored. The suggestion is offered that in taking out a full charter of equality and international standing for their Dominions, the empire statesmen from overseas may have felt in duty bound to make some informal admissions respecting the moral liability of these Dominions for the maintenance of the empire under which they hold the new charter. The exigencies of domestic politics in their home lands might preclude more than restrained and purely informal admissions, but the empire statesmen themselves might have been brought definitely to realization of what should be the natural complement of such declarations of equality as they were subscribing to. Some of the pundits of the fireside are able to conceive of Mr. Mackenzie King, mellowed by the handsome hospitality and goodwill of his English hosts, feeling obliged to make such an admission out of respect for the amenities of the occasion if for no other reason. Mr. King, on his return to Canada, dwelt upon the importance of the achievements of the conference but said nothing about any responsibility attaching to Canada by virtue of these achievements. He was followed, however, by Mr. Bruce, who has been so outspoken as to leave little unsaid. Premier Coates of New Zealand is now arriving, and it will not be surprising if he also offers us a few open hints as to our obligations as a free and equal part of the empire. Has Mr. King, it is asked, been persuaded of the desirability of Canada's contributing something to the defence of the empire, and has he arranged for the flying of a kite by these antipodean visitors to ascertain the reaction of his Quebec and prairie supporters to the sentiment involved?

***

SOME color would seem to be lent to this theory of the significance of Mr. Bruce's mission by the strange performance of one of the most enthusiastic journalistic supporters of Premier King. "The Ottawa Citizen", which, since the withering of its erstwhile idol, the Progressive Party, before its worshiping eyes, has come to see in Mr. King the personification of all virtue, wisdom and greatness, and whose editor faithfully followed the Premier to the conference in London, has not for many years been an exponent of preparedness. One of its chief desires, on the contrary, has been to see swords converted into plowshares, war tanks into farm tractors. Nevertheless this newspaper, which should be in the confidence of Mr. King, now has surprised its readers by lifting its voice in the cause of naval defence for Canada. But its advocacy of a naval defence policy for this country takes the peculiar form of a demand for a statement from leaders of the Conservative opposition as to where their party stands on the question. It scouts any idea that a Canadian political leader "would publicly advance as an excuse, or as a reason, for inaction on the part of Canada to provide for naval defence" the argument that in another war the United States navy would defend Canada. Such an attitude, it declares, "would be denounced as discreditable to this free and independent nation". Instead, however, of urging the Prime Minister it supports, the man presently responsible for national policies, to introduce in parliament a measure for naval defence, the Citizen naively calls upon the Conservative leaders to put themselves on record in favor of such a policy. And the "Citizen", as stated, should be in the confidence of Mr. King. The question suggests itself: Is it that the Prime Minister is seeking assurance of support for a naval defence policy before taking the risk of wounding the sensibilities of some of his friends east of the Ottawa River and west of the Great Lakes by proposing such a policy himself? It is perhaps not without significance that no mention is made in journalistic "feelers" in this connection on behalf of the government of "empire defence". The matter is broached in reference to our "new nationhood", and the term "national defence" is strictly adhered to. However, if Canada undertook responsibility for some part of her own naval defence it would remove her just so far from her present position of complacently permitting the people of Great Britain to carry the cost of such defence, so it wouldn't greatly matter by what term her defence policy was described. The Conservative Party, always committed—despite a certain unfortunate utterance in Hamilton—to the cause of the empire's safety and integrity, no doubt would acclaim a naval defence measure whether the name of the empire were mentioned in the bill or not. Mr. Guthrie was inspiringly clear-cut in his definition of his party's position in his speech the other day in Toronto when he said: "There is no question of the position of the Conservative Party on imperial questions or imperial relations. The maintenance of the integrity, the might and magnificence of the British Empire is the very basis of the Conservative Party's faith, traditions and policy. Anything that will detract from the greatness and solidarity of the British Empire will be rejected by the party, and anything that will strengthen it will be greatly welcomed, no matter whence it emanates".

***

BUT imagine the hubub that will arise in a certain section of the House of Commons if such a proposal is seriously made for preparedness against possible war! There are members of the elected chamber who would adopt as the national anthem that classic of Tin Pan Alley, "I didn't raise my boy to be a soldier"; who hold that the training of a citizen in the usages of warfare or the possession of a lethal weapon is a provocation to war and an abetment of soulless munition makers. Every session the provision of a small sum for cadet training is indignantly assailed as an act of criminal militarism by a group of lawmakers who maintain that the country's best protection is in unreserved faith in the unalterable good intentions of others nations; whose reading of history tell them that Britain's wars have ever been wars of aggression. Give this group a bill for the creation of naval armament and their shouts of protest will crack the window-in the Victory Tower.

***

A LEADING United States periodical—chief among those that have access to Canada on terms of advantage over Canadian publications, foremost in spread-eagle propaganda and in promoting the sale of American products over Canadian products in this country—welcomes Mr. Massey to Washington to the extent of three quarters of a column on its editorial page, hailing him as an instrument for the advancement of cordial relations between the United States and Canada. On the same page it devotes a column to what purports to be a presentation of the attitude, object, aims and ambitions of Great Britain in connection with the war debt question, which column of matter is clearly calculated to induce misunderstanding and mistrust of Great Britain and illwill toward her among its millions of readers. It is perhaps going to spare Mr. Massey a lot of useless effort that his commission to Washington confines his diplomatic activities to Canadian affairs, for any endeavor on his part to interpret Great Britain to the United States would have pretty tough sledding against such propaganda as that.

***

A PLEASANT suggestion emanates from Hon. Charles Murphy, who, retired from the duties of Postmaster General, finds time in the leisurely life of a senator to think of such things. The suggestion, which is likely to go the rounds of the press and thereby reach the eye of the public, is that the homes of the great, outstanding leaders of the traditional political parties, Sir John Macdonald and Sir Wilfrid Laurier, should be preserved by the parties as shrines to remind succeeding generations of the more noble and lofty traditions and achievements of Canadian political life. He recalls that the old home of Sir Wilfrid Laurier was presented to him by party supporters and that Lady Laurier, in her will, turned it back to the party to be a home of its leader. It is now occupied by Mr. Mackenzie King, having been modernized and improved at the expense of Hon. P. C. Larkin, and has came to be known as Laurier House. Mr. Murphy suggests that the Conservative Party might acquire "Ernscliffe", the house where Sir John Macdonald lived and died. "Ernscliffe" is a fine old place, with spacious grounds, on one of the most beautiful sites in Ottawa, a cliff overhanging the river. Senator Murphy's idea is that while these places served the utilitarian purpose of housing the party chieftains, they could at the same time be something in the way of monuments to the traditions of the parties, and that these traditions could be kept forever fresh in memory by annual pilgrimages of party followers to them.

A woman at a luncheon party said to a famous sculptor, "I always think sculpture must be very difficult, isn't it?" To which the sculptor modestly replied, "Oh, no. All you have to do is to get a block of marble and a chisel and knock off all the marble you don't want."

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*EARLY CHINA*

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**DIVIDEND NOTICE**

NOTICE is hereby given that the following Dividends have been declared for the quarter ending 31st January, 1927:—

On the Preferred Stock, one and one-half per cent. (1½%) on the 1st day of February to Shareholders of record of the 21st day of January, 1927.

On the Common Stock, two per cent. (2%) payable on the 15th day of February to Shareholders of record of the 5th day of February, 1927.

By Order of the Board.

C. B. ROBINSON,
Secretary-Treasurer.

Montreal, Que., 29th Dec., 1926.



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A dividend of 2% on the outstanding capital stock of the Company has been declared payable on the 28th day of January, 1927, on which date cheques will be mailed to shareholders of record at the close of business on the 12th day of January, 1927.

Dated the 5th day of Jan. 1927.

I. McIVOR,
Assistant-Treasurer.



**Western Assurance Company**
COMMON STOCK DIVIDEND NO. 94

NOTICE is hereby given that a half-yearly dividend of Five per cent. (5%) for the six months ended 31st December, 1926 (being at the rate of 10% per annum), has been declared upon the COMMON STOCK of this Company and same will be payable at the offices of the Company at 16-22 Wellington Street East, Toronto, on and after the 15th day of January, 1927, to shareholders of record at the close of business on the 8th day of January, 1927.

The Transfer Books will be closed from the 8th day of January, 1927, to the 15th day of January, 1927, both days inclusive.

By order of the Board.

G. STUBINGTON,
Secretary.

Toronto, January 6th, 1927.



**The International Nickel Co.**

A quarterly dividend of one and one-half per cent. on the Preferred stock has been declared this day payable Feb. 1, 1927, to the Preferred stockholders of record at the close of business Jan. 13, 1927.

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New York, Jan. 3, 1927.



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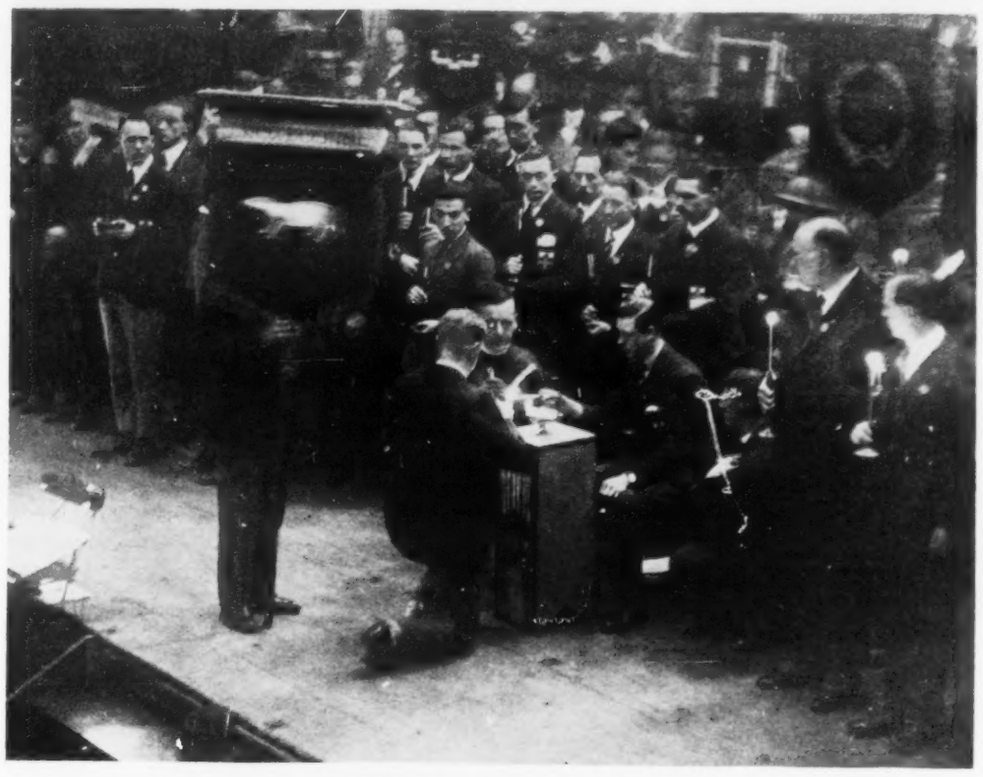


TOC H BIRTHDAY FESTIVAL AT MANCHESTER

Attended by the Prince of Wales, the birthday festival of Toc H, that world wide brotherhood that had its Genesis in a house behind the Ypres Salient, was celebrated at Manchester recently. The photo shows the Prince lighting the Lamps of Remembrance, the chief ceremony in connection with Toc H.

## In a Reminiscent Mood

### Memories of Sir John A. Macdonald

*By A. J. Turtle*

THE other Saturday I went to the Assiniboine Park to watch a game of cricket, and who should I see but Sir Hugh J. Macdonald. Natural enough, for there is no more regular attendant of cricket matches than he, and his particular club is that of the "Wanderers", though he delights in watching any of the others play and is quite impartial in his admiration of a good cricketer. Lifting his head in something of the bird-like fashion of his father, the great "John A.", he greeted me and made room on the seat. A few minutes later and the date happened to be mentioned.

"Gad, Hugh John, it's exactly forty-five years ago since I first met your father," I exclaimed.

"Eh, what, did you know him?" surprised and interested immediately.

"I certainly did," and something in my tone caused the keen blue eyes to dim momentarily as they looked straight into my eyes. You see I am somewhat of a tenderfoot yet in this great Canada of yours, though possessing a fair knowledge of it as a result of several visits in days of yore, and as in the case of Judge Locke, of Morden, whom I met the other day, am frequently stumbling across men I met on such occasional visits, and they are taken off their feet, as it were, by my recalling some incident they had well nigh forgotten.

It was in 1881 when I first met John A. Macdonald, the greatest Premier yet Canada has ever had, and to his son, Hugh John, I recounted my first interview in the Premier's parlor forty-five years ago, and how at its conclusion he scribbled at the back of my card a permit to make myself at home in the Press gallery and any other part of the Parliament building during my sojourn in Ottawa. I have the card yet amongst my papers.

Six years later I met him again on the Terrace of the House of Commons, overlooking the Thames as I sat gassing with a group of parliamentarians on the dusk of a summer's evening when the lights were low and the mists were gathering over the sluggish waters. Dear old Dizzy had been dead eighteen months or so and when Sir John A. Macdonald like a wraith appeared on the Terrace and advanced with his bird-like step, his keen eyes darting here and there in search of someone, Blundell, M. P. for one of the Cheshire divisions suddenly ejaculated in awed tones:

"Good Lord, it's Dizzy." We all turned our eyes upon the advancing figure. "Jove, it's John A. Macdonald, Canada's premier." I exclaimed and got to my feet, as I did so he caught sight of me and unhesitatingly came towards me with outstretched hand.

"I'm in luck, Mr. Turtle," he said. "I was to meet Mr. Gladstone here. Have you seen him about?"

Well, honest to goodness, I was unable to reply immediately. That he should not only have instantly recognized me but remembered my name had astonished me to that degree I was bowled over for the moment. Finding my voice, I told him that the G. O. M. had not yet made his appearance and offered him my chair. Just then his eyes lighted upon Willoughby de Brooke, who had been Aide de Camp to the Marquis of Lorne, when Viceroy of Canada.

"Glad to meet you again, Lord Brooke," he piped, extending his hand. Brooke showed no surprise at the recognition though they had not met since his departure from the Viceregal Lodge. He knew that remarkable trait of John A., of never forgetting a face and name of a man he had taken to.

It was Queen Victoria's Jubilee year and the Premier of Canada was one of the Imperial guests during the celebrations, and on W. E. Gladstone's recommendation he had received the highest degree of Knighthood, the "G. C. B."

As he sat amongst us I realized how easy it was for Blundell to have regarded Macdonald as the double of Disraeli, for in features there was a remarkable resemblance, but there the resemblance ended. In a few minutes he had the group convulsed with laughter, and we were just in the throes of a gale of laughter when a shadow fell over us and I glanced up to see the towering figure of Gladstone, with a benign smile on his face, as his hand rested on the broad shoulder of Sir Vernon Harcourt. I touched Sir John on the shoulder and he followed my glance, instantly rising to his feet he quickly stepped round to grasp Gladstone's hand, who then introduced him to Harcourt.

I'll never forget the two as they stood together. Harcourt with his bulky figure, large face with its beak of a nose and heavy double chin, and the alert slight figure of the Premier of Canada. Suddenly, Macdonald began to chuckle as his keen eyes rested upon Harcourt's proboscis, and as my eyes took in that of Macdonald's intuitively I guessed what he was thinking. "I'd like to know the joke?" enquired the liquid voice of Gladstone, as Harcourt passed his hand over his nose under the impression that some smut rested upon it.

"Sir William's protuberant nose reminds me of my own," quickly responded Macdonald, and then he with great gusto told us of the incident in the barber's shop in Ottawa, when a friend entered and found the barber with John A's nose between his fingers as he carefully passed the razor over his upper lip.

"I suppose John, this is the only man in Canada who can take your nose between his thumb and finger?"

"Aye," in a flash came the reply, "and you notice he has his hands full."

He spent the evening in the House listening to the debate. It was a turbulent night, the Irish Nationalists were in fine form. Sexton, Healey, Biggar and others bent upon obstructing the business of the House. Abusive, rancorous and virulent in their attacks upon the government, with Parnell resting on the spine of his back, his heavy lids veiling his fishy eyes fixed apparently on nothing in particular, taking no part in the discussion yet somehow instigating his followers to do their damnest. We hear a good deal about the obstreperous left wing of the Labor party in the present Imperial parliament, but they will have to go some before they can outdo the Irish Nationalists of the eighties.

Later, Macdonald joined us at the Carlton Club and it must be admitted we had a riotous time. Those were days when it was no disgrace to be three sheets to the wind, and Sir John was never a man that could outdo the three bottled or more Englishmen, and that night he was accommodated with one of the guest beds in the club.

But, he was a great old boy, and with all his faults Canada will never forget him. It would be well for Canada if it had another Macdonald at the present time to guide the destiny of the nation. We are suffering from a surfeit of mediocrity of statesmen. Of course there are people who will not admit that our politicians to-day are the pigmies they are as compared with the statesmen of days of yore, but I am old enough to know the difference between Macdonald, Blake, Cartwright, Cartier, McGee and others and the public men of to-day, and do not wonder that Canada is stagnating, instead of bounding forward like a young Apollo to the magnificence awaiting her.

Is it because those in high places lack the passionate love and pride in Canada and the Empire that gripped the soul of Macdonald? Lack the ideals and visions of the fathers of Confederation? The devotion entailing sacrifice which marked the pioneers of this country? If so, let us begin through the rising generation to inspire them with the love, pride and vision of those who builded better than they knew and made of Canada a nation.

I well remember the sense of loss we felt in England when Macdonald passed into the fields of Elysium, and cannot close more fittingly than by quoting Punch' commemoration lines,

"Canada's 'Old to-morrow' lives to-day
In unforgetting hearts, and nothing fears
The long to-morrow of the coming year."

### "The One-ders of the World"

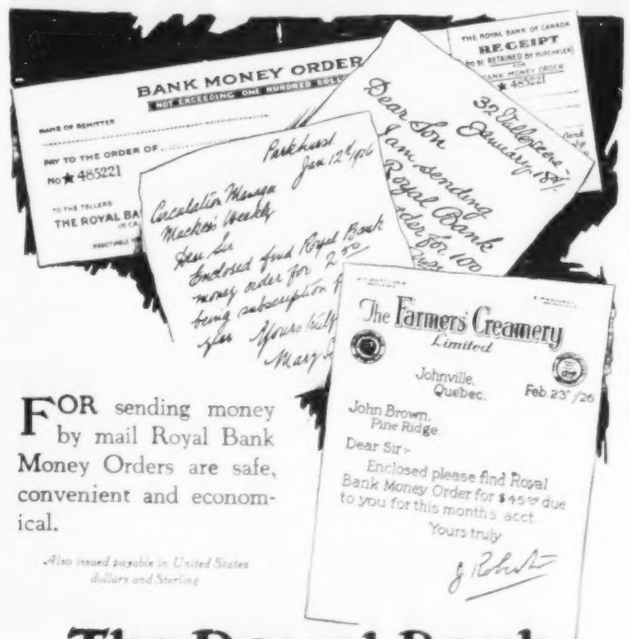
*"We understand from golfing authorities that the number of players who have reported this year holing their drives in one, is causing considerable concern among many firms who have hitherto rewarded this eccentric act with gifts of increasing value."*

MAGICIANS in the olden days
Would frequently succeed
In causing deep astonishment
By some infernal deed.
But in this modern century
Much greater deeds are done
By some poor crazy golfers now
Who shoot a hole in one.

I often ponder in my mind
What kind of men these be
Who deftly hole, with nonchalance
Their ball from off the tee.
They may be like young What-s-his-name,
Or dear old You-know-who,
But if these birds can do the trick
Well,—why in heck can't you?

We all have some intelligence
We all can swat the pill
We all can hold post mortems, and
We bleat of scores that thrill
Then what prevents us doing this
O'd trick like others can?
We lack imagination,——
And so does your old man!

—*W. Hastings Webling.*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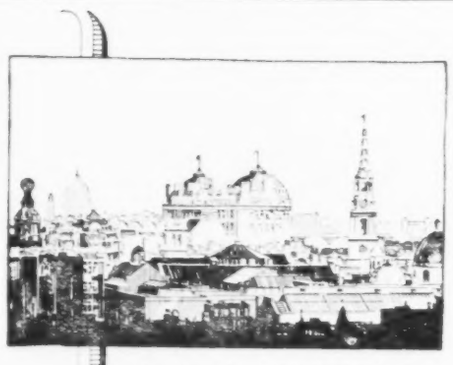

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# MUSIC *and* DRAMA

NANCE O'NEIL
Second guest artist at the Princess Theatre who will appear in "The Passion Flower" next week.

*Bernard Shaw's Most Genial Comedy*

The most genial of all Bernard Shaw's comedies is "Fanny's First Play," originally presented in 1911. It is even more frolicksome than "You Never Can Tell" which came some years earlier. Shaw himself called it an "easy" play. It is a jocular satire, entirely devoid of that acridity which creeps into most of his comedies, in which he has his fling at all the London dramatists and critics of that fecund period. Though intensely topical and full of allusions which are liable to elude the average playgoer of to-day, especially the playgoer so far removed from the London scene as the average Canadian, the spirit of fun with which it is imbued, captivates the most unsophisticated listener. In the course of the action Shaw does not hesitate to satirize himself; the long speech of the young French officer is clearly a skit on one of Napoleon's orations in "The Man of Destiny." He admits in his text that his butler is a travesty on Barrie's "Admirable Crichton"; and one suspects that in his general scheme he was having some fun with the "neighborhood" drama of Manchester which in 1911 was in its first flowering. There are several allusions to the tendencies of his friend Granville Barker, whose fine dramatic impulse was destined to become sterile. And he adopts the ruse of presenting the play as the first work of a clever young girl from the Fabian circles of Cambridge who is naturally trying to imitate her contemporaries.

The introduction of a group of London critics as commentators is a further demonstration of Shaw's impish mood. The chief of these, Trotter, is easily recognizable as the late A. B. Walkley, who died this past summer and was for so many years critic of the London "Times"; another, Gunn, is probably J. T. Grein, while in Fluemer Bannal, whom the playwright presents as the most influential of all the critics, he symbolizes the average young flaneur whose casual comments on the theatre reflect the moods of the mass of playgoers. Perhaps the most direct hit in the play is that in which Shaw depicts this young man as unable to say whether the play is good or bad until he has found out who has written it.

The Theatre Guild Company at the Empire Theatre is giving a really exhilarating performance of this celebrated satire this week. Among the extra-mural characters Betty Brough gives a pleasing impersonation of the ambitious Fanny; Philip Chelsea is an engaging Trotter, and John Mead a picturesque representative of Gunn.

The play proper deals with the adventures of a group of young people all of whom get into gaol for fighting the police. In 1911 when the suffragettes were in daily battle a great many respectable households were turned upsy-turvy by such enterprises among the young folk, and Shaw contrasts his lively young persons with a particularly stodgy group of elders. Flo McGee is an especially sprightly representative of Margaret the lass whom emotional religion has turned into a riotous young woman. Audrey Ridgewell, last seen here in "Scotch Mist," handles the role of a carefree damsel of the pavement with much humor and mastery of Cockney dialect. Roland Bottomley is delightfully finished and magnetic as the gay Frenchman, and Anthony Kemble Cooper is excellent as the spoiled young Englishman. The acting of the elders is a series of able character studies. William Podmore as the snivelling little merchant Knox is perfect, and Messenger Ellis is effective as his irascible friend Gilbey. The fine artistry of Ann Carew is apparent in the atmosphere and pungency she gives to the pious Mrs. Knox and in contrast Suzanne Leach is charmingly genial as the easy-going Mrs. Gilbey. Norman Blume's sententious butler is also admirable. "Fanny's First Play" not only demands a large cast, but its lengthy speeches are a very difficult study; considering these conditions the first night production was surprisingly smooth and buoyant.

Hector Charlesworth

*Matheson Lang's Last Week*

For his farewell week in Toronto, Mr. Matheson Lang is repeating "The Wandering Jew" at the Royal Alexandra Theatre. This legend of the Jew who insulted Christ at Calvary and as a consequence was forced to wander through the ages until Christ should come to him again has been made into a highly effective stage spectacle by E. Temple Thurston, and Mr. Lang gives a moving and impressive performance in the title role. The supporting company, which includes Mrs. Matheson Lang, is of splendid ability, and it is to be hoped that this is not really farewell, but only an revoir. The appearance here of Mr. Lang has been an oasis in a theatrical desert, and the full houses at the Royal Alexandra during his performances have indicated that people will go to the theatre after all if they are given what they want. And what they want are good plays well acted.

* * *

*A Memorable Beethoven Concert*

On Thursday night of last week the Hart House String Quartet presented the fourth concert of the Beethoven series, and rarely has Beethoven been as magically played. The Quartet seemed put on its mettle, probably due to the fact that it had to appear in place of the London String Quartet and on relatively short notice; whatever the reason, its performance was full of fire and brilliance and in a program of superior Beethoven the effect was positively inspiring. Violins, cello and viola combined in such a perfect symphony of sound that one could scarcely believe he was hearing more than a single instrument.

The Quartets were the B Flat (Opus 18, No. 6), the F Major (Opus 59, No. 1) and the C sharp Minor (Opus 131). The B Flat was eminently satisfactory, but it served only as an introduction to deeper and more significant Beethoven. It was played with verve and decision, and its fourth movement La Malinconia, was attractive in unusual melody. The F Major and the C sharp Minor, however, one recalls as memorable events. The former appealing more particularly at the moment because it revealed its delights at once, a wealth of melody, movement and color, lavishly yet purposefully given. It was here that the composer revelled in his gift for the creation of enchanting forms, that fused one into the other like events in a dream. And the Hart House String Quartet played as if inspired, their performance of the Allegretto so ravishing that the audience despite the request on the program could not refrain from bursting into applause.

The C sharp Minor, in the opinion of some, is an even more beautiful and moving composition, but it discloses itself only gradually, and must be heard more than once before the revelation is complete. The first movements are emotionally restrained, thought-provoking, until like the sudden breaking of a laugh, the Presto flashes on the scene, its droll chuckling rhythm furnishing the relief of comedy.

Only things in the highest praise can be said of the members of the Quartet, Mr. Geza de Kresz and Mr. Harry Adaskin, the violins; Mr. Milton Blackstone, the viola; and Mr. Boris Hambourg, the violoncello. They have rarely if ever been heard to better advantage and the performance of Mr. Hambourg especially remains a delightful memory. On February 14th, the London String Quartet will complete the Beethoven series.

Hal Frank

*D'Oyley Carte Opera Company Next Week*

With Henry Lytton playing the role first made famous by George Grossmith and Leo Sheffield appearing in that distinguished first by the great Rutland Barrington, the D'Oyly Carte Opera Company will make its first appearance before a Toronto audience at the Royal Alexandra theatre on Monday evening next in "The Mikado."

Anticipation has been keen to see the Gilbert and Sullivan operas done according to the old traditions, and the d'Oyly Carte productions assure this as completely as is possible, in so far as stage directions, stage business, gestures, dances, entries and exits, and similar minutiae are concerned. The precise inflections that Gilbert personally taught, and the exact shades of expression upon which Sullivan insisted, have been also in large measure handed down by Richard d'Oyly Carte to his son Rupert, the present director of the company. The opening is assured of a capacity audience, and the company may be relied upon to give such an interpretation of the Gilbert and Sullivan masterpiece as has never been known here hitherto. Henry Lytton's Ko-Ko, Bertha Lewis's "Katisha," Leo Sheffield's Pooh-Bah, Darrell Fancourt's Mikado, Leo Darnton's Nanki-Poo, the Yum-Yum of Winifred Lawson, and the Pitty-Sing of Eileen Sharp are character creations that will remain in the memory of those who witness them.

The prospective volume of business has warranted the extension of the engagement for a second and final week. "The Gondoliers" will be the opera presented.

* * *

LILLIAN GISH, darling of them all, is coming to the Regent theatre starting next Monday in "The Scarlet Letter," a film version of the world famous classic by Nathaniel Hawthorne. Miss Gish is seen as Hester Prynne, seamstress in the early puritan days of Boston and New England, whose great love caused her to rise to almost angelic heights. Consummate artistry marks every phase of her struggle against intolerance and the mighty climax holds one spell-bound. Those who loved Lillian Gish in "La Boheme" and "The White Sister" will surely adore her in "The Scarlet Letter."

Lars Hanson, new to this country, plays the minister lover. In addition there is an exceptional cast including Henry B. Walthall, the famous Karl Dane, last seen here in "The Big Parade," Mary Hawes, William H. Tooker and Marcelle Corday. Expertly directed by Victor Seastrom for Metro-Goldwyn-Mayer. There will be a fine atmospheric prologue arranged by Jack Arthur. Lloyd Collins and his famous Regent theatre orchestra and organists will play the special score. Continuous noon to eleven p.m. at popular prices.

* * *

THE new policy of the Princess Theatre presenting popular dramatic artists in their successes is attested each week by the large audiences and delighted patrons who visit that King Street playhouse. The announcement of a limited engagement of the distinguished actress Nance O'Neil commencing Monday evening, January 17th, in Jacinto Benavente's three act Spanish romance, "The Passion Flower," in which she has scored a personal triumph, will be a welcome one to the devotees of the spoken drama.

In "The Passion Flower"—a play of peasant folk — she expresses with admirable perfection the struggle of individual conscience against public opinion as embodied in the gossip of the village. "The Passion Flower" is an admirably constructed play — at least this is the opinion of worth while critics in other cities. Developed without description, either of persons or locale, its effects are obtained by an acute perception of mental processes which suggest the environment or "atmosphere." Miss O'Neil's company in "The Passion Flower" is promised as a strong one including Alfred Hickman, Paul Stanton, Ralph Theadore, Ashley Cooper, Charles Bird, Miss Valerie Valaire, Marjorie Hayes, and a score of others. Typically Spanish as to locale, "The Passion Flower" permits of unusual scenic environment. Matinees will be given on Wednesday and Saturday. For Miss O'Neil's week starting Monday, January 24th, "Stronger Than Love," a drama new to Toronto, will be presented.

LILLIAN GISH
The film star, who is featured in "The Scarlet Letter", screen attraction at the Regent Theatre next week.

PAUL WELLS
Pianist, who will be heard with the New Symphony Orchestra at its next twilight concert on Tues., Jan. 18th.

VAUGHAN GLASER
Whose stock company at the Victoria St. Theatre has become an institution in Toronto.

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SEATS MONDAY.

MR. BORIS HAMBOURG

'Cellist, who will appear with the internationally renowned Hambourg Trio at the Uptown Theatre, for one week commencing Saturday, January 15th.

A JOINT Piano Recital will be given by Helen Worden, a pupil of Ernest Seitz, and Edith Champion, a pupil of Carl Hunter, in the Music Hall of the Toronto Conservatory of Music on Tuesday evening, January 18th, at 8.15. Miss Worden won the Gold Medal in the June 1926 Licentiate Examinations at the Conservatory. Cards of Invitation for this recital may be obtained at the Conservatory.

* * *

PURSUING its policy of presenting the best available attractions to the Toronto theatre-going public, the management of the Uptown theatre has the honor of announcing a special programme for the week commencing Saturday, January 15th consisting of one of the outstanding motion pictures of the year and a musicale by the famous chamber-music organization, The Hambourg Trio.

"Variety," the picture attraction, is a screen drama and certainly the finest ever produced in a European studio. "Variety" has been the talk of the film world ever since its release. The film contains marvellous acting. Emil Jannings is wonderfully impressive. Both the direction and photography are beyond words effective.

The Hambourg Trio the special musical attraction offered in commemoration of the Beethoven Centenary, is an internationally renowned chamber-music organization already a favorite with Toronto music lovers. In commemoration of the Beethoven Centenary year the musicale will commence with the great master's Trio in B Flat, Part I, Allegro con brio, Part II Adagio and Part III, Theme and Variations.

* * *

THE Mendelssohn Choir is making its annual announcement concerning the concerts of the 30th season, which will take place on February 24th, 25th and 26th at Massey Music Hall. Particular attention is this year being paid to the Beethoven Centenary, and Dr. Fricker is producing on the second evening of the series, Friday, 25th February, the famous Mass in D Minor, which is being performed for the first time in Toronto. The Choir will again have associated with it the Cincinnati Symphony Orchestra, which created such a favorable impression last year under its versatile and distinguished conductor, Mr. Fritz Reiner. Continuing the Beethoven idea, the Saturday afternoon programme will contain the Beethoven Ninth Symphony (The Choral), the Choir for the first time in its history appearing at the matinee concert. The soloists at these concerts will be Claire Dux, soprano; Mme. Carrega, contralto; Tudor Davies, tenor; Fraser Gange, bass. At the opening and closing concerts on the Thursday and Saturday evenings two very brilliant miscellaneous concerts will be given. Full particulars may be obtained from the printed announcements which are available from Massey Hall, the Music Stores, or on application to the secretary, Mr. T. A. Reed, at Hart House University of Toronto.

* * *

AT THE next Twilight Concert of the New Symphony Orchestra on Tuesday, January 18th, the Orchestra will play the celebrated F Minor, Opus 10, Symphony of Camille Horn. This Symphony, full of healthy robust optimism, has always met with an enthusiastic reception in the great European centres. It will be heard for the first time in America at this concert.

Paul Wells plays the Henselt Concerto with the orchestra. The Concerto bristles with technical difficulties alternating with a wealth of singing melodies. Patrons of the New Symphony are reminded that Massey Hall was early sold out last year when Paul Wells played with the orchestra and that many were unable to gain admission.

IN SELECTING "Mr. Pim Passes By," that most delicately alluring of the A. A. Milne's dramatic compositions, for presentation at the Empire Theatre next week, the Theatre Guild of Canada has chosen another happy medium in their series of revivals of English plays.

Recalling William Podmore's memorable performance of Lob in "Dear Brutus" with William Gillette, the announcement that he is to personate Mr. Pim next week will be received with a deal of interest by Toronto theatregoers.

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* * *

THE Toronto Conservatory of Music Trio, consisting of Frank Blachford, violinist; Leo Smith, 'cellist, and Alberto Guerrero, pianist, are giving a series of three recitals at the Conservatory on January 22nd, March 1st and 31st.


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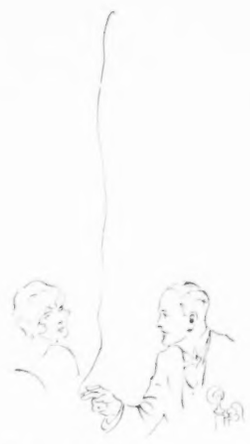

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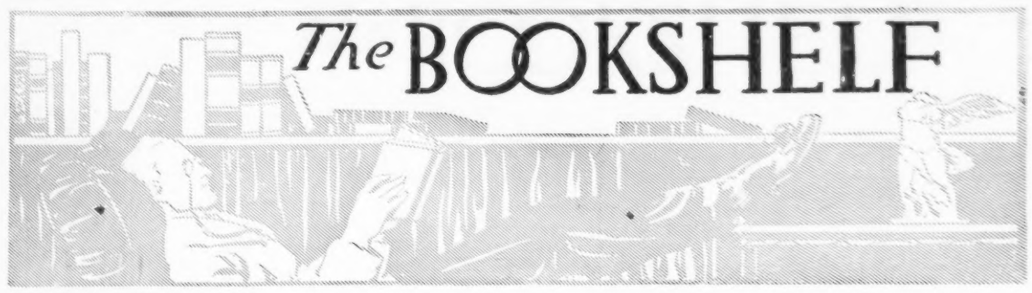


FAUST IN ENGLISH VERSE
"Goethe's Faust", translated and edited by W. H. Van Der Smissen; Dent, Toronto; 594 pages; illustrated; $4.50.

CROWNING a life of scholarship devoted to the German and English languages and literatures, Professor van der Smissen's presentation of "Faust", the outstanding work of German literature, has every mark of a great achievement. Its size, its scope, and the care for detail evident everywhere, point to its being the work of many patient years— a task in which neither time nor energy were reckoned. And, because of its very completeness, the volume must be of great value to students of the drama. Here, between one pair of covers, are both parts of "Faust", together with the "Urfaust", the first draft of the drama written between 1770 and 1775 and only discovered in 1887, and 160 pages of explanations and comments — a comprehensive library of the subject.

But Professor van der Smissen's ambitions outran mere scientific accuracy: he has attempted the high art of translation in which few have succeeded, the recreation in one language of a lengthy and intricate masterpiece originally conceived and executed in another language. Spirit, thought and form of the German poem were to be reproduced in English verse that was to be both faithful to the original and pleasant to English ears; as English poetry, it was to be easy, clear and idiomatic, and beautiful as English poetry, while yet remaining the exact equivalent of the German text.

There have been many English translations of the "Faust", and some metrical ones that are graceful—Stephen Phillips' is particularly sonorous— but nothing, so far as I am aware, as thorough-going as Professor van der Smissen's. Presumptuous as it would be for me to criticize either his views or his understanding of German, I can happily quote from a long article in the last "Nineteenth Century", which speaks of the book as "an interesting and welcome event":

In such difficult passages as the Classical Walpurgis Night and the close of the third act Dr. van der Smissen has produced a version which conveys much of the spontaneity and vigor of the original, nor is he less successful in the scenes at court in the first act. His introductions and notes are excellent, well fitted to enable the reader to follow and comprehend the central theme of the drama amid all the rich decorations and amplifications, almost in the manner of musical variations, with which Goethe has accompanied it.

What is perfectly apparent to me is that the translation furnishes English-speaking readers with a version that must greatly increase the popularity of "Faust" among us. As it now stands the work might have been composed originally in the English language, for it has all the virtues of the "free" translation. It is clear, graceful and readable, and furnishes in itself an incentive to read "Faust". The reader who is not learned need no longer fear exploration into the play as difficult and laborious. Obviously, the creative touch, which redeems translation from mere hack-work, has entered into the composition at so many points that the translator has become co-inventor, as those responsible for the famous translations of great works have always been, and must ever be.

The distinguishing feature of the book is the retention of the original meters and rhythms, as well as the sense, and the following of the master so closely that even the rhyme patterns are adhered to. Occasionally it was not possible to satisfy all these requirements, even by the substitution of phrases and epithets, or the taking of other liberties. In such cases, which are surprisingly few all things considered, the compromise chosen was that having the greater literary merit. Between an exact translation, which is repellent because awkward, and the free translation which is attractive because it reproduces the spirit and main points of form at the sacrifice of slight details in the words used, the latter is by far the more valuable since it induces many more persons to become familiar with the work. Therefore Professor van der Smissen's version should find its way speedily to the shelves of college and public libraries, since it is likely to be more read than its predecessors. His high standing in the academic world is the guarantee of its faithfulness to its German parent-work.

* * *

THE MECCA OF THE NEW NEGRO
"Nigger Heaven" by Carl Van Vechten; Macmillan, Toronto; 286 pages; $2.50.

CLEVER as Carl Van Vechten is, the three out of his four previous novels which I have been privileged to review in these columns—"The Blind Bow-Boy," "The Tattooed Countess" and "Firecrackers" — left something to be desired in the way of sincerity. They were flippant and sparkling, giving the impression that another young author had found life empty. The exotic spectacles he presented as realistic accounts of the fast set in New York were amusing; but their easy cynicism failed to carry that final conviction that a novel-reader wants.

In turning north, to that great Negro city of Harlem, lying to the north of 125th St., and more populous than Rome, he has found a theme that has obviously stirred him; and therefore his latest novel makes a greater impression on the reader than did its predecessors. As a musical critic, he has applauded Clara Smith, "the world's greatest moaner"; and, as literary critic, he has promoted several colored writers, notably Countée Cullen, whose poems were reviewed here some months ago. The case of the Negro intellectual, shut out of one society by education and out of another by racial prejudice, tempted this chronicler of the foibles of the fashionable: and soon his interest broadened to take in the whole race problem, and the study of every sort of Negro from crap-shooting elevator boys to college presidents, grand dames who get their robes in Paris, and millionaire real estate operators.

The panorama of Harlem in these pages forms one of the unforgettable sections of the world's descriptive literature. From Anatole Longfellow, who lives off the earnings of women, to patient Mary Love, the sweet little librarian, they strut down the chapters—one long pageant of the transplanted African, so like in many ways their white fellow-citizens, and at heart, ultimately, so ineradicably alien! In revealing an unsuspected world, "Nigger Heaven" far surpasses Van Vechten's other books, and as a story is definitely his best, though I question the strange coincidence that makes the plot seem artificial in the last few paragraphs. How unlikely that Byron and the Creeper, both with murderous intent toward the Bolito King, should sit down at the same table in the same cabaret at the same instant!

The book, however, is much bigger than its mere plot. It reveals first, the colored inhabitants of that modern City of Refuge of all states of wealth and culture, even as their brethren of other sections of Manhattan: the fast set are as dissolute as the fast whites, and do just the same things; the middle class are as bourgeois as any other middle class. Yet always there is the touch of bright color and sensuous rhythm, which the book makes me feel that our jazz imitates only poorly. Then there is the problem of the fate of this race: will it continue to congregate in great centres until it is economically independent and a self-contained community; or will it merge with the white population? This leads to the most startling revelation in this unique book. Many Negro leaders are for segregation—the complete segregation that their rapidly increasing wealth makes possible—but great numbers are actually "going white." Because of the well-known susceptibility of white men for colored women, a large number of the present "blacks" are of all shades of brown, right up to white; and those lighter in color can easily pass as white, and frequently do, helped by a legendary Spanish mother. When these, renouncing race, definitely "pass" into the other life, no Negro ever informs about them; and it is estimated that there are to-day in New York alone ten thousand men and women of Negro blood, passing as whites and married to whites.

The novel is not propaganda. It is a swift, vivid, and at times disgusting, but always fascinating, picture of the modern urbanized Negro under all conditions and in all moods. It is also an explanation and interpretation. The matter is original; and I know of no writer who could have made of it one half as effective a thing as Van Vechten has.

* * *

EMPHATICALLY NON-FICTION
"Canadian Almanac 1927"; Edited by Arnold W. Thomas and Horace C. Corner; Copp Clark, Toronto; 570 pages; $3.50.

NOT pretending to any beauties of style, this book must rank high in the literature of information. It presents one fact to the line; and there are 63 lines to a column, and two columns to a page; or 71,820 facts in all. And since the publication is 80 years old, we presume that by this time error has been eliminated; anyway, I have not time to check 71,820 facts, but shall go on relying on their accuracy when, as in the past, I need to look up the tariff on soap, the names of members of the Legislature of Alberta, the barristers of Gananoque, the registrars in bankruptcy of British Columbia, the post offices in Saskatchewan, mean places of the stars (wherever and whatever they may be) or the staff of Mount Allison Ladies College. What it lacks in imagination and originality, it makes up for in candor, pointed statement, and the virtue of being up-to-date.

*William Arthur Deacon*

SOUP FOR NUTS
"Mr. and Mrs. Haddock in Paris, France" by Donald Ogden Stewart; Musson, Toronto; 285 pages; 4 illustrations; $2.
Reviewed by G. C. Monture.

ANOTHER title has been added to the already appalling list of books that should never have been written, much less published. This brings Mr. Stewart's quota up to at least three, if one adds "The Crazy Fool" to "Mr. and Mrs. Haddock Abroad"—a record that should satisfy any author in an average life time. His latest book seems to be the worst of the lot. The author appears to have listened to smoking-room stories by returning Main Streeters concerning Social and Sanitary conditions in Paris. These he has combined with bright sayings from the comic strips for morons, interspersed with a few casual references to the Eiffel tower, the Louvre and the Folies Bergeres, in order that the reader may know he is in Paris—otherwise he might think he was somewhere else. Not that the book is all bad. The author's portrayal of the American tourist is sufficiently good to cause the reader to sympathize with the unfortunate people who are forced to meet him abroad. One can readily understand why the people who coined the phrase, "Ils ne passeront pas," resent the swaggering, cock sure, purse-proud visitors who make unfavorable comparisons with things back home.

The publishers blurb describes the book as a "social satire of international dimensions." Perhaps the reviewer is lacking in perspicacity, but he fails to see anything smacking of either subtety or humor in the whole volume.

The book is mostly dialogue and for that reason should appeal to the large number of people who detest description and local color in their literature. Mr. Stewart may have meant to hold a mirror up before his countrymen in order that they might see themselves as others see them, but he made an unfortunate choice of location and his method of pointing out the foibles of the other nation at the same time detracts much from the teaching of the lesson.

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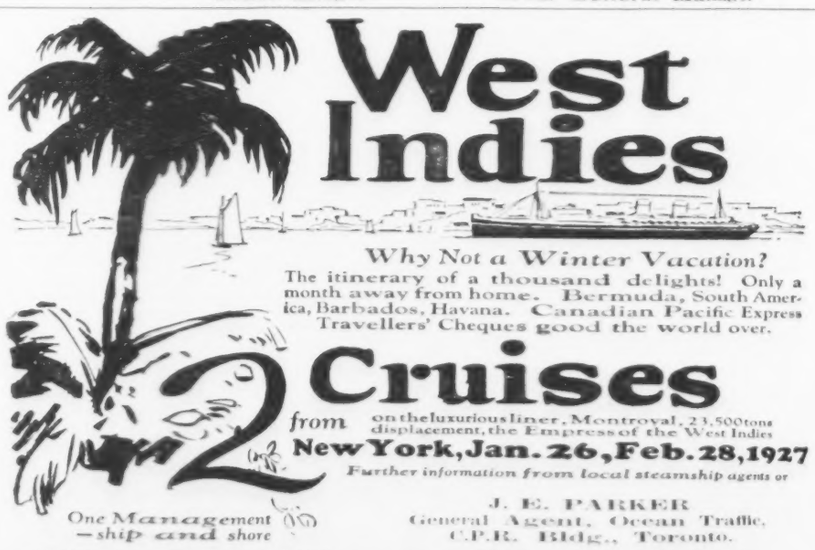

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DING DONG DELL

"An Old Man's Folly" by Floyd Dell; Doran, Toronto; 363 pages; $2.

Reviewed by Miller Stewart.

AFTER the publication of "Moon-calf" and "The Briary Bush," students of American literature felt safe in proclaiming Mr. Floyd Dell as a vital and potent force in American fiction. However, Mr. Dell's subsequent efforts have done nothing to enhance the reputation so worthily gained.

His latest book, "An Old Man's Folly," is a great improvement over its immediate predecessor, "Runaway," but is still far below the standard set by his earlier works. The story is that of an old man whose early and middle life has been uneventful and futile but who finds himself catapulted into the midst of a group of radicals in the Indian summer of life. Although he is not an actual participant in their activities, he finds in them an interest which his earlier life had lacked. The book is mainly concerned with the match-making at which the old man successfully connives within this circle.

Mr. Dell is very tender and understanding in his treatment of the radical mind. He is completely at home in this field and reveals an intimate knowledge of the inner working of radical politics. However, he is again entirely unconvincing in his love affairs. Indeed, the union between Joe Ford and Ann Elizabeth seems to be consummated more because Mr. Windle wished it rather than as a result of natural love-making. The book as a whole lacks balance because the interest which has been focused on Mr. Windle for three-quarters of the book suddenly swings to the love affair and remains there. After the elaborate background prepared for Mr. Windle the other characters are very sketchily drawn. As a result "An Old Man's Folly" can only be regarded as another conventional novel about unconventional people.

* * *

TOO MUCH PRAISE FOR D. G. FRENCH

Carrying Place, Ont.,
Dec. 2, 1926.

To the Editor The Bookshelf:

Dear Sir:—In your review of "More Famous Canadian Stories," SATURDAY NIGHT Nov. 20th issue, I notice you fail to give any credit to Lillian Leveridge, to whose authorship forty out of the forty-nine chapters are attributable. Her name is well and favorably known in connection with similar stories and a published book of poems, so in justice to her, and in view of your flattering notice of the book, it is only fair that her name should not be entirely ignored.

Faithfully yours,
(Rev.) C. J. YOUNG.

*(Editor's Note: This is a matter to take up with the publishers, McClelland and Stewart. The title page carries the words "Edited by Donald G. French." In footnotes, the "Story of the Nancy" is credited to C. H. J. Snider, and "The Wild Postman" to Grace Dean McLeod. No credits are given to any other writers for the rest of the material.)*

## Books Received

Hasty comment, pertinent and impertinent

*How to Make Your Own Motion Picture Plays* by Jack Bechdolt (Greenberg, New York, $1.50). Instructions as to how to use a small portable motion picture camera around the home take up 37 pages. The rest of the book is filled with the text of 12 scenarios that may be filmed by people who have no baby to photograph. It is stated that it is possible to get one of these cameras for less than $100 though the better kinds cost much more.

*Fifty Famous Painters* by Henrietta Gerwig (Crowell, New York, illustrated, $3.50). I make it 56 by actual count, but that's all right. They are nice, chatty little biographies of painters from Botticelli to John Sargent, and from the western European countries and the United States. Each chapter is adorned with a full-page reproduction of a painting by the subject of the sketch.

*Riverside Heights* by A. P. Herbert and Nigel Playfair (T. Fisher Unwin, London, illustrated, $2). The lines of an entertainment put on last spring at the Lyric Theatre, Hammersmith, from the pens of the "Punch" humourist, Mr. Herbert, and his associates. At their best, these comic songs (of which only the words are supplied in this book) are Gilbertian in quality. The song of the kitchen drudge who wishes she were a movie star, and life more like a scenario, is memorable.

*Canadian Municipal Directory* 1926. Edited by H. Wisely Bragg (Canadian Municipal Directory, 318 Lacauchetiere St., Montreal $2.50 in paper, $5 in cloth binding). A 250-page book mentioning 4,000 urban and rural communities. The first part is devoted to municipal personnel, including 20,000 listed names of officials; part two, reference information and articles on municipal government and statistics on municipal finance; the third part contains information about supplies used by municipalities and where such may be obtained.

*Laurie's Cyclopaedia of Gifts* by Nora Becke (T. Werner Laurie, London, 50c). Somebody—beg pardon, Miss Becke of course—had a wonderful idea when she decided to list what could be given as presents. Here they are—a horse, a motor car or a chauffeur, an umbrella cover, an underskirt (do they wear 'em any more?) or a toothbrush. Surely it is worth 50c not to have to worry the old brain for information on what gifts there are.

*A Brittle Heaven* by Babette Deutsch (Greenberg & Co., 112 East 19th St., New York, $2.50). I should hate to have written this novel myself for it's about nothing. It has no story value and nothing particular to say. Neither the man nor the woman are anybody in particular or amount to anything in particular and neither do any of their friends. They don't do anything much and what passes for thought in their minds isn't worth recording. I'm disappointed. I suppose it would be called conventionally a picture of the disillusionment of the younger generation in New York City except that as they cherish no views of any kind they can hardly be said to be under any illusions about anything. For all that it matters to anybody except the parties immediately concerned it might as well have happened in Siberia 2,000,000 years ago. Like other novels of its class it makes a hard try for realism. I note on pp. 211 et seq. a detailed description of a woman washing herself in the bath-tub and on pp. 325 et seq. a Joyce-like arrangement of language which represents the thoughts, sensations and emotions of a woman in child-birth. This account of the book is poor but adequate.

*Ida-Saue* by Eden Philpotts (Macmillan, Toronto, $2). A detective story.

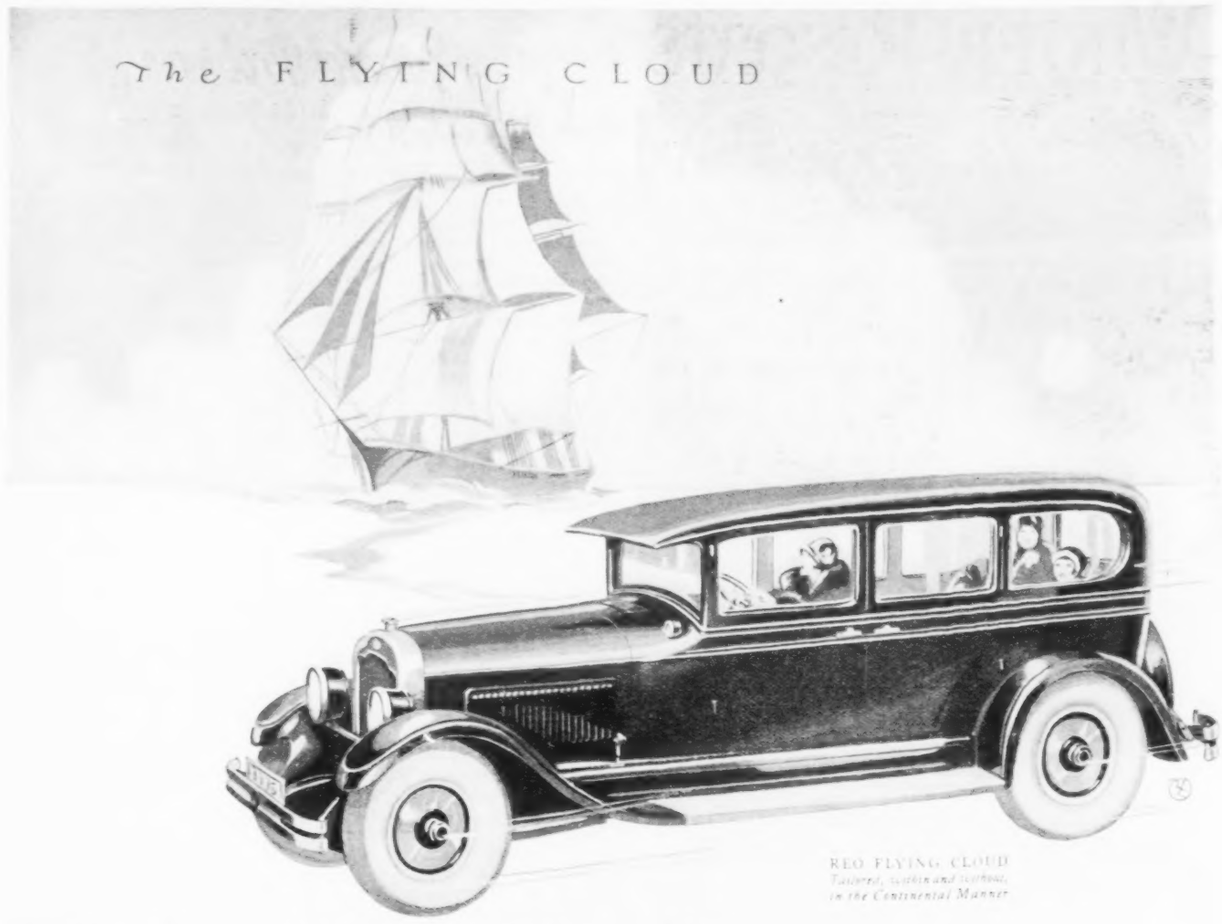
*Montmartre Past and Present* by Jean Emile-Bayard (T. Fisher Unwin, 1 Adelphi Terrace, London, W.C.2, illustrated, $4). Everyone agrees that the Bohemian quarter of Paris is not what it was; but all disagree as to when the old glory faded; some say 1850, some 1914, some other dates. The truth is it seems to have faded for each man with his own youth. There are anecdotes about the famous artists and writers who used to live and work there—Lemaitre, Verlaine, and even older men. In many cases survivors have contributed from their memories, which makes for some repetition, and some of these "delightful recollections" are unbelievably dull. Myself, I believe that now they are old and respectable they do not wish to tell of the incidents that made their youthful life joyous. By far the best of the book is made up of the 16 beautifully executed etchings of scenes in the vicinity of Montmartre.

*This Believing World* by Lewis Browne (Macmillan, Toronto, $3.50). With a little scholarship it is easy to make this author appear ridiculous; and in truth it is daring to attempt a comprehensive outline of the world's religious thought in 331 pages less the space taken up by frequent drawings. We may compare this with Professor Robinson's "Outline Introduction to the History of Religions," a book of about the same length, but which assumes a great deal of knowledge on the part of the reader. Dr. Browne tries to supply the elementary facts in untechnical language, and at the same time build up an argument on the subtlest distinctions between fundamental and abstruse points of philosophy and theology. Frankly, I think it cannot be done in the space, though much that the learned author states is sensible and snappily put.

*Heroes of the Air* by Chelsea Fraser (Crowell, New York, 27 illustrations, $2). Thirteen of the world's greatest and most sensational airplane flights, including the recent feat of the "Norge." American exploits find, perhaps, undue favor in the author's eyes, but he does not limit himself solely to them.

(Continued on Page 12)

W. H. VAN DER SMISSEN, M.A., Ph.D.
Emeritus Professor of German Language and Literature in University College, Toronto, editor of "Shorter Poems of Goethe and Schiller" and translator of Goethe's "Faust" and allied plays in English verse in the original meters, which is reviewed today. This fine portrait, which used to hang in the University Library, and now adorns the Common Room, was painted some years ago by Shafer in Munich.

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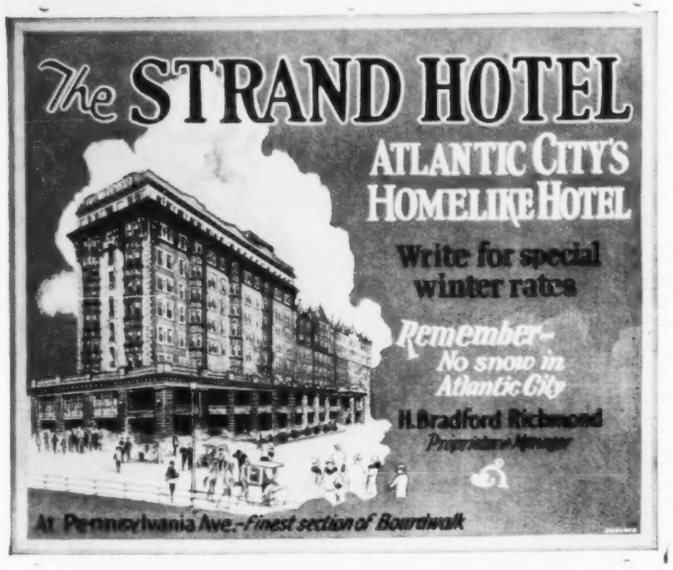


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What is the best time to visit Europe? This is a question that has been asked me many times lately. The answer to it depends a great deal on the particular part of Europe the enquirer hopes to visit and on what he wishes to see. I always recommend the spring and early summer, before the great tourist rush begins, but I am beginning to realize that personal associations on the continent at this season of the year have prejudiced me very largely. I know that the autumn over there is glorious, wherever you are, and that winter along the Mediterranean is very pleasant. That February and March might have special attractions I did not realize until I ran across a list of European attractions for those two months which had been prepared by the North Atlantic Passenger Conference. The list was most comprehensive, and covered a wide range of interests; for instance, on February 1, St. Ignatius' Day is featured in Rome with the illumination of the subterranean church of San Clemente. There is a fencing tournament at Gstaad, Switzerland and, being St. Bridget's Day there will be great doings in Ireland. February 2 is Candlemas Day. There is ski-jumping at Davos, Switzerland, and the second Beethoven Centenary Concert at Vienna. The next day sees the beginning of the Festival of St. Agatha at Catania in Sicily, and the Richard Strauss Concert at Vienna; —and so on down the list. Every day would appear to be a fête day somewhere. For the musically inclined there are, during the two months, five Beethoven Centenary Concerts which culminate on the night of the big Centenary celebration at Vienna March 26. There is a musical festival commemorating the birth of Bretry at Liege, Belgium, February 19 popular symphony concerts and the "Grande Revue 1927" at Berne on the 15th and 16th, Choral concerts at Vienna on the 17th, and on March 25 the Centenary performance of "Missa Solemnis" for Beethoven's death at Basle and Berne. This is also the date of the Grand National Race at Aintree. There are carnival days at Nice and Cannes and Mentone, at Basle and Bienne and Antwerp. There are pageants, battles of flowers, the Eisteddfod, ice-carnivals and a host of exhibitions. I am now convinced that it might be pleasant to visit Europe at any time. If anyone would like a list of attractions, please write.

* * *

I had the privilege of being in Quebec on December the thirtieth, when the Open Amateur Ski Jumping Competition of the Frontenac Winter Sports' Association was held. This event opened a season that promises to be an outstanding one as regards winter sports.

Of one thing I am certain, that the average Canadian knows far too little of what transpires in this famous old city from Christmas Eve till the end of February. Americans came by hundreds to the Chateau Frontenac for Christmas and New Year festivities and the opening of the sports season. One party from Boston alone numbered two hundred and forty. Special cars were run from New York and large numbers came from Chicago, Philadelphia, Pittsburgh, Buffalo and points much further away. But Canadians were few and far between at this famous Canadian resort.

This holiday season at the Chateau Frontenac, Quebec, the St. Moritz of Eastern Canada, was a festive and brilliant one, and the background for sports and holiday festivities was a fitting one. The deep snow, the quaint winding streets, the horses and carrioles piled high with fur robes, the dog teams of huskies, and the jingling sleigh bells added to the attractiveness of this old world city, as yet uncommercialized.

C. B. Q., St. Hyacinthe. The Channel Islands are reached by steamer from Weymouth or Southampton, but the former is the nearer, it being only 83 miles from Weymouth in Dorsetshire, to St. Peter's Port, Guernsey. Jersey is the largest and considered the most attractive. An eminent doctor, Sir Benjamin Brodie, says of it: "If you want health for the body, rest for the mind, pure air, all the gifts which go to make a terrestrial Paradise, I emphatically advise you to go to Jersey". The climate is very mild and in addition to possessing beautiful scenery it is remarkable for its distinctive French coloring and quaint old customs. St. Heliers, the capital of Jersey, is a flourishing little town picturesquely situated and Guernsey, too, has an exceedingly mild and equable climate, with an average of only two frosts in the year. St. Peter's is the principal town and has a good 18-hole golf course; Victor Hugo lived in St. Peter's for many years. The steamer from Guernsey lands passengers at Creux Harbor in Sark, whence a tunnel through the high cliffs leads to the interior of the island.

* * *

C. C., Toronto. The agent at North Bay advises us that the ice is not yet safe for crossing by stage from Spanish, and that passengers for Gore Bay or other Manitoulin Island points should travel via Sudbury and the Algoma Eastern Railway via Little Current. When the stage service is established it will arrive at Spanish from Gore Bay about 12.30 p.m. and will leave after the arrival of Canadian Pacific train 18 or at 3.30 daily except Monday.

* * *

H. S., Fairville. I must heartily endorse your idea. A little independent travel will do the boy more good than anything else. He is old enough too, to take the responsibility for his own welfare and he should broaden out considerably. You will naturally be somewhat anxious, but I think that under the circumstances and the lad's temperament being what it is, it would be better not to place him under the captain's care or that of anyone else. Try letting him stand on his own feet. As for money: if you have definitely made up your mind to send him to the West Indies on the cruise of the Montroyal, then you should see that he has sufficient funds to enable him to cover the shore excursions and other incidentals in a proper manner. If he is going out to see certain things and do certain things, then give him every facility. I found it a good plan, however, in almost identical circumstances to give a lad a small sum and a ticket to a foreign place, in this case a city in Florida, and let him work out his own salvation and his way home. If you can be sure that the boy will keep "top side up" all the time, then a little responsibility will soon make a man of him and he will gain a lot in experience that will be invaluable in later years. Captain A. Stewart is commander of the Montroyal.

* * *

Subscriber, Woodstock. The U. S. Immigration Act of 1924 requires that a resident alien returning to the United States after a temporary absence abroad must be in possession of either a permit to re-enter, secured before leaving the United States, or a non-quota visa, obtained from the nearest U. S. consul abroad. Under no circumstances will a permit be mailed abroad. I certainly do not recommend an attempt at illegal entry, as this, even if successful, would probably result in your deportation later. It should not take long to find room for you under the quota and I would advise you to wait.

* * *

W. W. B., Nelson. Any valid Chinese visé will be acceptable.

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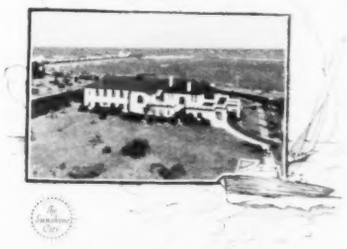

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FLEET FOOT AND FREE

With a device, of which the above is a picture, Miss Evelyn Springle, of Montreal, was the winner of a continent wide competition for a motor emblem, to be used by the Philadelphia members of the Junior League. Frank Lynn-Jenkins, a noted English sculptor, was judge of the competition. Miss Springle is a daughter of the late Dr. Jeffrey Springle.

## Research Work in Germany

HAVING lost an Overseas empire in the material sense, the Germans are working hard and patiently for the recovery of an intellectual domain. The industry of German scientists, inventors and investigators is probably unequalled. Germany has not ceased her activity in tropical problems because she has lost her own colonies. On the contrary, she is paying perhaps more attention than ever to tropical diseases—framboesia tropica, ameboid dysentry, tuberculosis among the native races and others. The Germans claim much for their discovery of "Germanin (Bayer 205)" and "Yatren 105" (the latter their latest remedy for ameboid dysentry). Privy Councillor Professor Ruge has written an article which suggests that this is the true method for Germany to win back her way into the good graces of the world, and that tropical therapeutics are a valuable means to the reconciliation of nations. The Germans claim also success in their search for cheaper insulin. But little less attention is being paid to the mastery of the air than to remedies for the ills of human flesh. The Society for High Altitude Aerial Research in Berlin has set itself to study the stratosphere, that is, the atmospherical layer which, in the temperate zone, begins at an altitude of about twelve kilometres.

A member of the society, Professor Suring, of the Potsdam Observatory, states that at this altitude aeroplanes can attain a speed of between 400 and 500 kilometres an hour, and thus bring New York within fifteen hours' flying distance of Hamburg. When this is accomplished, and a regular stratosphere service set up, it will be possible to see on the cinema screen in London events which happened in America only the day before.

Another invention which the Germans have been working upon, with more or less success, is the aeroplane with wings which are shaped and move like a bird's. A list of the results of some recent German investigations, such as the new weaving machine, shows that German scientific curiosity is catholic. A Berlin engineer named Jirotka has invented a process which, it is claimed, will make aluminum the metal of the future by combining it with other metals so that, while retaining its own characteristics, it assumes those of the alloy. Flexible glass is another thing which the Germans claim to have succeeded in making, and wonderful qualities as a maid-of-all work are claimed for the turbine gasifier, the invention of a Berlin architect, by means of which large surfaces can be painted without using expensive scaffolding. New inventions in the process of smelting ore, for protecting metals from the effects of overheating, and in the construction of turbines, as well as of a new determination of the pressure exerted by light, are only a few illustrations of the great activity in the laboratory of the German eight years after the war.

## Anthropological Discoveries

MR. DIAMOND JENNESS, Chief of the Division of Anthropology in the Victoria Memorial Museum, has just returned to Ottawa from a four months' field trip to Bering Strait, Alaska, where he was excavating some of the ancient Eskimo ruins and studying the local dialects in an effort to determine the origin and antiquity of an ancient Eskimo civilization that has left its traces in Canada from the Mackenzie River Delta right across to Hudson Bay. He reports that travelling in this region is very uncertain on account of the small size of the coastal vessels, the lack of sheltered harbors, and the storminess of middle and late summer. Much of his work was necessarily in the nature of a reconnaissance, but he was fortunate in making some interesting discoveries. At Wales, the nearest point of Alaska to Asia, he unearthed ruins belonging to four distinct periods, all of which preceded the discovery of Alaska by Europeans; and—significantly enough—the remains in the ruins of the second period coincided very closely with those from the oldest known ruins in Arctic Canada. Subsequent excavations on the Diomede Islands confirmed those at Wales, and revealed also the presence of a still earlier culture of which no traces have yet been found within Canadian territory. The most remarkable feature of this earlier culture was some beautiful curvilinear engraving, curiously reminiscent of the work of Melanesian natives in the South Pacific; but since contact with Melanesia seems entirely out of the question, one will have to seek among the neighboring Indian tribes, or in North-East Asia, for the sources of this strange Eskimo art, so unlike what we know from Eskimos elsewhere, or indeed from these same Eskimos in more recent times. The local Eskimo folklore and traditions do show, in fact, strong Indian influence, which Mr. Jenness discovered also in the masked dances, in the use of body armor made of bone or ivory, and in certain sounds in the language.

Historical records being altogether lacking in this region, and geological evidence not available, Mr. Jenness was unable to assign definite dates to the various cultures he unearthed. He is confident, nevertheless, that the earliest must go back at least 1,000-1,500 years, and may well be much older. He believes, also, that more extensive researches around the shores of Bering Sea will reveal still more ancient remains, and throw much light on the origin and history of the Eskimo tribes not only in Alaska, but also in Canada and Greenland.

## Varied Opinion About Teas

THE Bolsheviks are reported to be waging a war against tea-drinking, although years ago the Russians were inveterate tea drinkers. William Cobbett would have rejoiced in the campaign, for he denounced tea as a wholly noxious, time-wasting, stomach-destroying compound with no nourishment in it. On the other hand, many famous authors have confessed themselves to be hardened tea-drinkers. Dr. Johnson could finish off twenty "dishes" at a sitting, and called himself "a hardened and shameless tea-drinker, who with tea amuses the evening, with tea solaces the midnight, and with tea welcomes the morning." William Hazlitt also had a very strong liking for the beverage. He used to insist upon making it for himself, and so peculiar was the concoction that no one but himself would drink it. Lewis Carroll, like Hazlitt, always brewed his own. While composing he would walk about the room swinging the pot backwards and forwards while the tea "steeped."


### NO WINTER IN FLORIDA

For those who wish to escape the rigors of Canadian winter there is no district more attractive than Florida, famous for its many beautiful tourist resorts. There, every summer sport may be enjoyed, including golfing, yachting, swimming, finest deep sea fishing and other outdoor pastimes. Its noted climate and wonderful sunshine is especially beneficial to those not enjoying robust health.

Winter tourist fares are now in effect to Florida and Gulf destinations good for stopover at all important points, with final return limit May 31 or June 15, 1927, depending on the destination. There is also the privilege of optional route via Detroit or Buffalo, and through sleeping car service is available from both these points to Jacksonville, West Palm Beach, Miami, St. Petersburg and Tampa. Connection with this service is conveniently made via Canadian Pacific.

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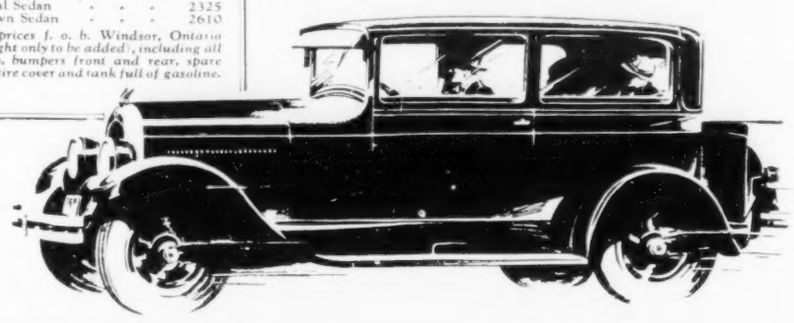
In its alluring smartness and beauty the *new, finer* Chrysler "70" forecasts the new vogue in motoring design even more definitely than the first Chrysler did three years ago.

Newer, more exquisitely graceful bodies—newer, more distinctive silhouette with military front and cadet visor (see illustration)—newer luxury of comfort—newer, greater riding ease—newer richness of upholstery—newer, finer hardware—newer refinements in controls and lighting—newer, more attractive color blendings far in advance of current harmonies.

And with this newer appearance is the famous chassis—unchanged save for valuable refinements—whose basic performance, dependability and long life have been proved for three years by hundreds of thousands of enthusiastic owners.



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Because of its absolute guaranteed purity, Martin-Senour "100% Pure" Paint is the most economical that can be obtained. It covers more surface and covers it better, because it is free from adulterations and substitutes.

Buying "cheap" paint is mistaken economy. You may save on the first coat of material but later you pay for this supposed saving. A gallon of "cheap" paint covers only about half as much surface as can be covered with a gallon of "100% Pure" Paint. Then again, never forget that the labor cost for applying "cheap" paint is just as great as for applying "100% Pure" Paint, while "100% Pure" Paint will look better and last years longer. Buying "cheap" paint, therefore, is in reality the greatest extravagance.

You need never seek further than a Martin-Senour dealer for the materials for any and every painting or varnishing job. There's a Martin-Senour product specially prepared for every surface and for every purpose — and the dealer is equipped to give you complete information, color cards and practical suggestions. Call on him for good service.

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MARTIN-SENOUR 100% PURE PAINT & VARNISHES

# MARTIN-SENOUR

## 100% PURE Paint & Varnishes

### A message of interest to Executives

of Manufacturing Plants Power Houses, Office Buildings and other Institutions.

The Martin-Senour Company specializes in the manufacture of Paint Products for factory and institutional use. Among the more important products in this complete line may be mentioned:—

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The ideal paint for cement floors. Prevents dusting, thus protecting plant equipment from injury. There is also a special Concre-Tone product for interior and exterior walls of cement or brick.

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A product of exceptional merit for all metal work. Gives real protection to structural steel, iron bridges, gas and water tanks, metal roofs, smoke stacks, galvanized iron, etc.

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The durable and good looking finish for hardwood floors. Admirably suited for the office floor where a tough, heel proof finish is so essential.

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A thoroughly tested product that has been used with great success on interior walls and ceilings of many of the largest factories in Canada. Increases efficiency by providing better light. This product should interest those who believe in providing proper factory working conditions.

**Neu-Tone**
For the interior walls and ceilings of offices and public buildings there is nothing to equal this sanitary flat oil paint that dries with a soft velvety finish that makes for very pleasant surroundings.

**Special Hospital and Laboratory Enamel**
Ideal for the purposes its name suggests. Will withstand moisture and steam. A splendid finish for large institutional kitchens.

**Proxoid Spraying Lacquer**
An easy-to-apply, quick-drying lacquer for the finishing of various manufactured products.

**Machinery Enamel**
A rust preventing finish for machinery.

**Special Pipe Enamels**
In white and colors for hot and cold water and steam pipes. Fine for sprinkler systems. Largely used for identifying pipe lines throughout buildings.

**Special Insulating Compound**
For electrical use.

The Martin-Senour Company is anxious to correspond with executives of institutions and industrial plants where expert advice, in connection with paint and varnish, is desired. This specialized service is furnished without charge and is frequently the means of saving costly errors.

## THE BOOKSHELF

(Continued from Page 9)

*Andrew Boconnoc's Will* by Joseph Hocking (Cassell & Co., Toronto, $2). An evangelical novel about a pious man who disinherited his son on account of the latter's theological beliefs, or lack of them, and how the son's fiancée brings him around to adopt the true faith—*and collar the cash!* The tale seems to be a fine document to induce the adoption of a certain attitude in the present Anglo-Catholic controversy in Great Britain.

*Power* by Lion Feuchtwanger (Viking Press, New York, $2.50). The biography of an extraordinary man, a Jew, part fact and part legend, as it comes down to us from the 18th century, when, in Germany, this diabolical fellow rose to be a king-maker—sacrificed everything to his ambitions—and came to ignominious death in the end. It is a massive book, and I do not wonder the author made his reputation by it.

*The Second Book of Negro Spirituals* by James Weldon Johnson and J. Rosamond Johnson (Viking Press, New York, $3.50). Words and music of 62 Negro spirituals. This is a continuation of the work accomplished a year ago in "The Book of American Negro Spirituals" by the same authors, which is also priced at $3.50. Too well known to need comment.

*No Older at Night* by F. P. Millard (Christopher Publishing House, Boston, $2 ?). Dr. Millard here gives 39 short talks on health and happiness—ranging from dental hygiene to faith, from friendship to clothes, and from optimism to the effects of a common cold. No doubt many people will find these little lectures beneficial.

*The Fast Way to Health* by Frank McCoy (Sun Publishing Co., Vancouver, about $2 or $2.50). Dr. McCoy evidently believes that proper diet will regulate most disorders; and has very great faith in fasting as a cure. Since technical language is usually avoided, the book may be read with equal ease by physicians and their patients.

*Adventures of Captain Spink* by Morley Roberts (Nash & Grayson, London, $1). Reprint of an English humorous novel about some sailors and their love affairs. Low life with a vengeance.

*Galahad* by John Erskine (McClelland & Stewart, Toronto, $2.50). After the fun he had with the Greek classical figures in "The Private Life of Helen of Troy," Professor Erskine turns his satiric pen to the spotless Round Table of King Arthur.

*The Golden Scarab* by Hopkins Moorhouse (Musson, Toronto, $2). This is another "Aloysie" mystery story, and was popular when run serially in "Maclean's" last summer. I was in hopes of reading it because it is said to be the best of Moorhouse's tales, but that is hardly possible with a book that turns up a week before Christmas. Besides, the story has already had adequate publicity through the magazine.

*Supplement to Life and Letters of Sir Charles Tupper.* Edited by Sir Charles Tupper (Riverson Press, Toronto, $2). This work is the nature of an appendix only. It relies hardly at all on narrative, but is made up of connected or related quotations from letters and official documents.

*James Henderson, D.D.*, by Salem Goldworth Bland (McClelland & Stewart, Toronto, $3). Dr. Bland has done clear and efficient work in this extended biography of one of the most notable of Canadian Methodist ministers, who fulfilled pastorates in Sherbrooke, Montreal, Toronto, and other cities, and devoted 11 years to missionary work. Over 100 pages are filled with verbatim reports of his most famous sermons. The work will be of particular interest to ministers of the United Church of Canada.

*The Diseases of a Breakfast* by John Harvey Kellogg (Funk & Wagnalls, New York. New revised edition, illustrated with pictures of the alimentary canal in color, $1.75). Unique work of physiology for popular consumption, showing just where the food goes and what happens to it, step by step, from the moment it is eaten until it becomes blood, bone or tissue, or is excreted as waste matter.

*The Christian and War* by M. P. McCutcheon, Allan P. Shatford, W. A. Gifford, Richard Roberts, W. D. Reid and T. W. Jones (McClelland & Stewart, Toronto, $1.50). Certain persons levelled much criticism at the Christian Church for its militaristic attitude during the Great War. This book is the united effort of six prominent Montreal clergymen to induce their fellow Christians to take a determined stand against war. Owing to thick paper, wide margins and large type, the book is smaller than it looks — but meaty just the same.

*It Happened in Peking* by Louise Jordan Miln (Riverson, Toronto, $2). Some readers will remember with pleasure Mrs. Miln's former Chinese romance, "In a Shantung Garden." In the latter novel a young Chicago real estate agent meets a beautiful young girl before the walls of the Chinese capital, and then—

*Dreams and Delights* by L. Adams Beck (Dodd, Mead, Toronto, $2.50). Short stories of the Orient. I am glad to have it, because the first is "V. Lydiat," published some time back in the "Atlantic Monthly," and which I guess to be as nearly autobiographical as Mrs. Beck will ever permit herself to be.

NOTICE

*In order to get through the rest of the books received, they will be listed only today, without comment, lest some one should miss news of his favorite author having written a book.*

FICTION

*The Pigeon House* by Valentine Williams, Musson, $2.

*The Northing Tramp* by Edgar Wallace, Musson, $2.

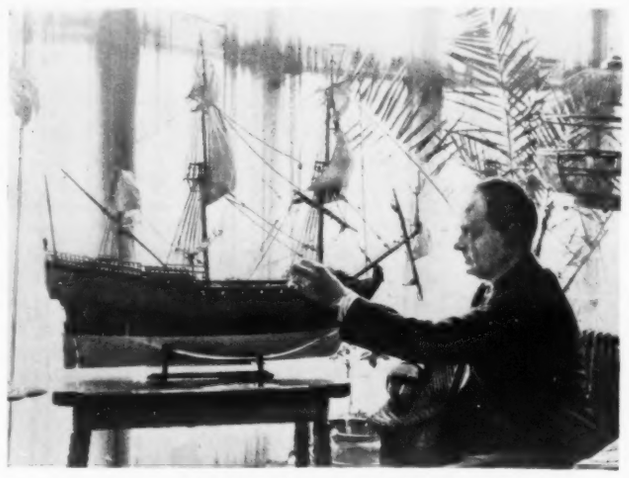
*False Pretences* by Thomas Cobb, Nash & Grayson, London, $2.

*The D'Arblay Mystery* by R. Austin Freeman, Musson, $2.

*Scutcheon Farm* by Mrs. J. O. Arnold, Nelson, $2.

*The Stolen Submarine* by Admiral Sir Reginald Bacon, Nash & Grayson, London, $2.

*Under the Northern Lights* by Alan Sullivan, Dent, $1.50.



RAFAEL SABATINI, NOVELIST

With the model of one of the ships described in "Captain Blood." This is how he gains his intimate knowledge of the sea-craft of the 17th and 18th centuries.

—Photo by P. & A. P.

MISCELLANEOUS

*Longer Modern Verse.* Edited by Edward A. Parker, Oxford University Press, 60c, gift edition $1.

*Bounty of Earth* by Donald Culross Peattie and Louise Redfield Peattie, Allen, $2.

*London Town* by "Quex of the Evening News," Partridge, London, $2.

*Ways of Living: Nature and Man.* Edited J. Arthur Thomson, Musson, $1.25.

*The Children's Life of Jesus* by Arthur Mee, Musson, $1.

*Dad's Musings* by P. J. Donovan. Published by J. H. Meier, Chicago, $1.25.

*Locusts and Wild Honey* by Donald Bain, Heacock Pub. Co., Buffalo, N.Y., $2.

Patrick Hamilton's booklets of verse as follows: *The Five Voices, Things That Might Have Been, Waves from The Sea, Carmel, Candlesticks.*

### Saved from the Waste-Basket

Frank Oliver Call has been called on to lecture, since publication of "The Spell of French Canada," oftener than his college work will permit him to leave Lennoxville. He was through here the other day on his way to Hamilton, where he addressed two meetings—one of the Women's Canadian Club, and the other of the Men's Canadian Club. On his return he was captured by the Toronto branch of the Canadian Authors' Association, and spoke at their meeting. The title of his standard lecture is "Highways and Byways of French Canada" * * * It was going home on the car the other night that I saw somebody reading the "Canadian National Railways Magazine." Certain things about the reader's appearance made me doubt whether that person was a railway employee. So I looked into the January issue of the periodical and found a creditable publication that has much in it of general interest. There are, of course, articles and departments that will only be read by railroaders; but most of the leading articles, illustrations and stories—like Guy Morton's serialized novel, "Wards of the Azure Hills" — might have appeared with equal propriety in any other magazine. There are departments devoted to fashions, radio and home building. It will be a novel development if a magazine published to fill the needs of a single corporation is able to compete successfully with periodicals having no such special ends to serve. It seems to be entering the field seriously * * * The author of "The Long Day" writes to correct a misstatement in the book, which I had used in the review. It was one of the chief witnesses who was trailed to Australia—not O'Brien, around whom the Mounties drew a circle as large as the Yukon Territory. He was never able to get out. A Mountie who was in that search party wrote Dill describing the hunt * * * We are glad to make the correction, though O'Brien, who was hung years ago, will hardly be writing us a letter of protest.

*W.A.D.*

**BOOK SERVICE**

Readers wishing to purchase books reviewed in these columns and unable to procure them from their local dealers, may do so by sending the price by postal or express order to THE BOOKSHELF, "SATURDAY NIGHT," Toronto.

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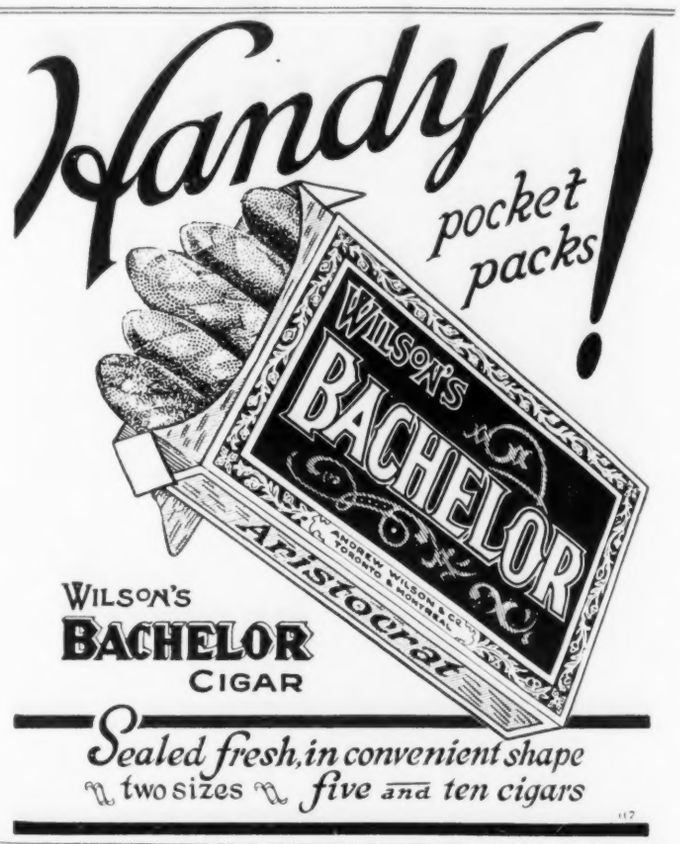


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two sizes five and ten cigars

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HENRIETTA KOENIG

"CONSTIPATION had troubled my daughter Henrietta practically since birth. Three years ago I myself started to eat Fleischmann's Yeast for indigestion. Discovering that it was a good regulator I gave it to Henrietta. It soon stopped her constipation, and she is never bothered with it now. She eats Yeast at morning and at bedtime. Three of my other children (all but the baby) also eat Fleischmann's Yeast. It cleanses their systems, wards off constipation and keeps them all pictures of health."

*Mrs. George L. Koenig, Newark, N. J.*

"FOR MANY YEARS I SUFFERED FROM CONSTIPATION, due to my method of living. I am something of a soldier of fortune, having lived in nearly every country of the planet. A friend in the Antipodes advised Fleischmann's Yeast. Those cakes kept me in the pink of condition and my constipation is gone."

*Thomas Stapleton, San Francisco, Calif.*

# Theirs — *the confidence of health*

Once victims of stubborn ills—they regained energy, ambition, health—*by eating one simple fresh food*

NOT a "cure-all," not a medicine—Fleischmann's Yeast is simply a remarkable fresh food.

The millions of tiny active yeast plants in every cake invigorate the whole system. They aid digestion—clear the skin—banish the poisons of constipation. Where cathartics give only temporary relief, yeast strengthens the intestinal muscles and makes them healthy and active, daily releasing new stores of energy.

Eat two or three cakes regularly every day, one before each meal: on crackers, in fruit juices, water or milk—or just plain, in small pieces. *For constipation dissolve one cake in hot water (not scalding) before meals and at bedtime. Dangerous habit-forming cathartics will gradually become unnecessary.* All grocers have Fleischmann's Yeast. Buy several cakes at a time—they will keep fresh in a cool dry place for two or three days.

And let us send you a free copy of our latest booklet on Yeast for Health. Health Research Dept. L-594, The Fleischmann Company, 208 Simcoe St., Toronto, Ont., Canada.

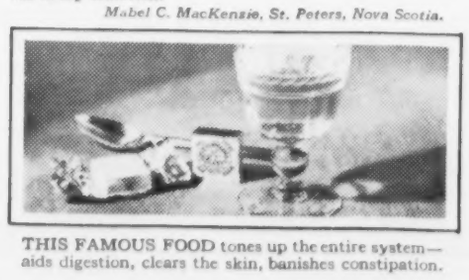
FLEISCHMANN'S YEAST IS MADE IN CANADA

"I HAD BEEN TROUBLED WITH BOILS for some time. After numerous remedies had failed to relieve me I was advised by a friend to try Fleischmann's Yeast. This I did, and at the end of two months I was completely rid of my affliction."

*Mabel C. MacKenzie, St. Peters, Nova Scotia.*

"I BECAME BADLY RUN DOWN. As a ballet dancer, the demands on my energy were too great. Tonics afforded little relief. Then I was advised to try Fleischmann's Yeast. Soon I noticed a remarkable improvement. My energy is now completely restored and I feel entirely well."

*Harriette G. Bendle, Chicago, Ill.*



THIS FAMOUS FOOD tones up the entire system—aids digestion, clears the skin, banishes constipation.

"FOR THIRTY-FIVE YEARS I HAD BEEN A VICTIM OF INDIGESTION. Whenever I ate rich food my whole alimentary tract seemed poisoned. Then I began eating Fleischmann's Yeast—three cakes daily. In a short time I began to improve. Now I can indulge myself with *anything* I wish to eat."

*J. A. Ritchey, Baltimore, Md.*

SATURDAY NIGHT
FINANCIAL SECTION

TORONTO, CANADA, JANUARY 15, 1927

## South American Currency Systems

### Exhaustive Review by Midland Bank in Last Monthly Bulletin Shows Only Chile, Colombia, Venezuela and the Guianas on Gold or Gold Exchange Standards—Bolivia, Argentina, Paraguay, Uruguay Have Relatively Stable Paper Currencies, While Brazil, Peru and Ecuador Fall Into the "Unstable" Category — Whole Continent Constitutes Well-Equipped Laboratory for Student of Monetary Theory and Practice—Important for Canadian Exporter to Study

*Because the article reproduced on this page considers every South American currency with reference to the pound sterling we also give on this page a table, showing the various currency units in dollars as to parity and latest available quotations. It might be interesting to add that the principal Exchange centres of these countries are as follows: Chile—Valparaiso; Colombia—Bogota; Venezuela—Caracas; Argentina—Buenos Aires; Paraguay—Asuncion (though exchange business is conducted through Buenos Aires); Uruguay—Montevideo; Bolivia—La Paz; Brazil—Rio de Janeiro; Ecuador—Guayaquil; and Peru—Lima. The last five countries will be dealt with in greater detail in an early issue.*

AS IN Europe, so in South America there are to be found innumerable variations between the monetary systems in use in the ten independent countries which occupy almost the whole of that vast continent. From Brazil, with a population nearly as large as that of England, to Paraguay, which contains less than a million inhabitants, each has its own currency system, while only two enjoy a common monetary unit. There are five distinct "pesos" in South America alone, and only in Argentina and Paraguay are they of the same nominal sterling value.

More important differences than in arithmetic ratios are observable however from a comparative study of the currencies in use in the various countries. There are many degrees of quality, from gold standard currencies to those blown hither and thither by all the economic winds of heaven, but the different systems fall into three fairly well marked divisions: first, currencies on a gold or gold exchange standard; secondly, paper currencies of relatively stable gold value; and thirdly, paper currencies still subject to wide fluctuations in gold equivalent, as represented by exchange rates on gold standard centres. A place in the first class may be regarded as the aim of currency progress and reform in all the countries not yet on a gold basis; the second class represents the transition stage preceding entry or return to the first; the third may be looked upon as the slough of uncertainty, out of which it is the object of all countries, in whatever quarter of the globe, to struggle as speedily as economic conditions, tempered by discretion, will allow. At the present moment, as may be seen by reference to the accompanying map, three of the ten South American republics have attained gold or gold exchange status; four more are in the stage preparatory to the enthronement of gold, and the remaining three, one of which alone comprises nearly half the population of the whole continent, are still grappling with the preliminary problems antecedent to exchange stability. Altogether about 14 millions of South America's people enjoy the benefits of a gold or gold exchange standard; a further 15 millions conduct their business with relatively stable but inconvertible currencies; the remaining 40 millions are hampered and harried by the vagaries of currencies of highly variable values in terms of gold or of goods. In addition, countless people in other lands are affected as investors in or traders with these countries.

Despite these figures, the situation is by no means depressing, for reform has proceeded and is still proceeding at a satisfactory pace, and out of the confusion ruling say five years ago has emerged a degree of order and sound method surpassing any expectations which would have been considered justifiably conservative at that time. The post-war reorganization has moved largely along lines laid down by the United States federal reserve system, both the principles and methods of which have been adapted to local conditions. The reasons for this are not far to seek. For one thing, the success of the federal reserve system provided its own testimonial, while Britain's temporary abandonment of the gold standard may for a time have weakened confidence in the virtues of sterling and the British monetary system. Certain it is that thanks to these two among other causes the dollar after the war came to enjoy a position in South American business which would hardly have been dreamt of in 1914.

Another reason for the growth of United States influence probably lies in geographical propinquity, particularly since the opening of the Panama canal, and in the greater proportion of South America's trade now carried on with the United States. If, for instance, the British and United States shares in the imports of the ten republics be compared, in almost every case the former shows material declines in post-war years as compared with 1913, while the latter by contrast shows conspicuous gains. A further allied cause of this change in relative influence is the enormous growth of United States foreign investments, a large part of which has gone into capital developments and to meet other expenditures in South America. It is difficult to estimate the scope of the change from British to British-cum-American creditorship. At the outbreak of the war Britain's investments in South America might be put at roughly £650 millions. A good proportion of this sum was probably disposed of subsequently, and since the war the new money raised in the United Kingdom for the use of South American governments, authorities and enterprises has amounted to about £80 millions. Quite possibly, therefore, British holdings of South American securities are less than before the war. On the other hand, United States investments in Latin America were estimated at the end of last year at $4¼ milliards, say £850 millions, but this figure includes large sums placed in Cuba, Mexico and Central American countries. However difficult it may be to base a comparison upon these figures, it is none the less obvious that Great Britain has lost her predominance as creditor of South American countries. In all ways—whether economic or financial—the United States has made amazing progress in the relations with its southern neighbors. Consequently it is not surprising to find currency reforms proceeding mainly along the lines laid down in the Federal Reserve Act of 1913.

***

THE three currencies on a gold basis may be considered as models which the other countries will probably follow, at least as far as broad principles are concerned. The monetary system of CHILE, as it now stands, is of quite recent birth, being the outcome of the Kemmerer Commission's work of overhauling in 1925. The old, more or less fictitious parity of 18*d.* to the peso has been abandoned, and the new rate, based on gold content, is 6*d.* to the peso, or 5*s.* to the condor. A fresh institution, the Banco Central de Chile, has been set up, the capital having been furnished by the Government, domestic and foreign banks operating in Chile, and the public. In many respects, such as the representative composition of the directorate and the distribution of profits, the new establishment resembles the United States federal reserve banks.

The Central Bank has a monopoly of note issue and is substituting its own for the existing Government paper currency, the notes issued by the "Oficina de Emision" against gold deposits, and the *vales de Tesoro* issued to banks against deposits of mortgage bonds and to nitrate producers against pledges of the commodity. Thus a uniform paper currency is being established. Against its notes and deposit liabilities the Central Bank must maintain a 50 per cent. reserve of gold at home or abroad, a progressive tax being chargeable on any temporary deficiency. The notes are redeemable on demand in gold coin or bars, or drafts on London or New York payable in gold, the choice lying with the Bank. At the same time no restrictions are placed on imports or exports of gold. Consequently Chile is almost on a full gold standard. The Bank began business in January, 1926, and according to the return of August 27 the note circulation on which it was liable amounted to 365 million pesos, deposits to 62 millions, and drafts issued against gold in London or New York to 79 millions. Against these liabilities the Bank held cash reserves of 490 millions, or roughly 97 per cent. Of this sum, 184 millions took the form of deposits at thirty days' sight in London, so arranged that regular instalments fall due every few days. In addition, more than half of the gold reserve taken over from the Government is held in London.

Following the close similarity to the federal reserve system, all commercial banks in Chile must maintain cash reserves of twenty per cent. against demand deposits and eight per cent. against time deposits, these reserves to take the form of legal tender, that is gold or notes, or deposits with the central institution. The latter provides prescribed discounting and clearing facilities for member banks and, besides acting as fiscal agent and depository of funds for the Government, is empowered to conduct certain kinds of exchange business with the public. It is well equipped therefore with the powers and attributes of a true central bank, with the precautionary restrictions commonly imposed in advanced gold standard countries.

The system in force in COLOMBIA is closely akin to that just described, being the result of the recommendations of another commission headed by Dr. Kemmerer. The unit of currency is the peso, five of which are equivalent to £1 sterling. Various kinds of paper currency, besides gold, silver and nickel coins, are in circulation, but apart from Government notes all are being replaced by notes of the Banco de la Republica. This institution was opened in July, 1923, the capital being subscribed by the government, the banks and the public. The Bank has a monopoly of bank note issue, and against its circulation and sight deposits must be held a cash reserve of not less than 60 per cent., up to two-fifths of which may take the form of sight deposits payable in gold in leading foreign financial centres, the remainder consisting of gold. A progressive tax is payable on any deficiency in the reserve. There are also in circulation Treasury Bonds, which are gradually being redeemed, and notes issued by commercial banks, all of which should be withdrawn before the end of 1927. The result of these steps would be a dual paper currency, consisting of Bank and Government notes, but a project was recently under consideration for the transfer of the Government issue to the central bank. The Government notes are not convertible into gold, but are being gradually redeemed out of State resources. The notes of the Bank, however, while not legal tender, are convertible into gold on demand at the head office and, at the bearer's option, into gold up to the amount available, or cheques on the head office on demand drafts on New York payable in gold, at any branch of the Bank. There are no restrictions on movements of gold into or out of the country. According to the return of June 30 last the Bank of the Republic held a cash reserve of 37½ million pesos against 37 millions of notes and 7½ millions of sight deposits. The proportion was therefore well above the legal requirement.

All banking institutions operating in Colombia and not members of the Bank of the Republic must maintain a cash reserve of 50 per cent. against demand deposits and 25 per cent. against time deposits. Banks which by virtue of capital holdings are members of the Bank of the Republic are required to keep only half these amounts, and up to one-half of the reserve may take the form of non-interest-bearing demand balances with the central Bank. Thus in Colombia, as in Chile, federal reserve influence is evident, and in both cases provision is made for the enjoyment of the benefits of a sound and elastic currency.

The mechanism of currency in VENEZUELA, while on a gold basis, is in marked contrast to that in Colombia and Chile, for Venezuela has reverted to pre-war arrangements, while the other two countries have undertaken complete reorganization. Chile and Colombia, moreover, are moving towards uniform paper currencies, while Venezuela still maintains note issues by individual banks. The monetary unit is the bolivar, equal to one franc, 25.2215 thus being the equivalent of £1, though the legal parity is 25.25. Foreign gold coins are legal tender at par, but little gold is in actual use as currency, most of it being held in bank vaults. There is a large circulation of silver and nickel coins, and the remainder of the currency is supplied by the banks. The central and local governments are prohibited by the constitution from issuing notes, but any bank may do so with the permission of the Federal Executive. In August last six banks were fulfilling this function. Against the notes, so long as they do not exceed twice the paid-up capital of the bank, must be held a reserve in gold amounting to not less than one-third of the outstanding circulation, the remainder of the cover being in the form of securities maturing within thirty days. Notes in excess of twice the paid-up capital must be covered fully by gold, and in no case may the notes outstanding exceed three times the paid-up capital. The notes, although not legal tender, are readily received in payment except in some remote districts, where gold still circulates. They are redeemable in gold on demand. Thus, according to generally accepted theory, while Venezuelan currency is on a gold basis, yet the system is in the elementary stage and has not reached the refinement attained by highly elaborate laws such as have been adapted to the use of Chile and Colombia.

***

ATTENTION has now to be directed to the four countries whose currencies, though not on a gold standard, have enjoyed comparative stability in terms of gold for some time past and which therefore may shortly find themselves in a position to restore the gold standard, either at the old level or with a devaluated unit. Argentina and Paraguay have a common gold peso, but the actual currency unit of the latter country is different from, though based upon, that of the former. Uruguay has an entirely independent unit, here again called a peso. Bolivia too, geographically a neighbor, is far distant in point of monetary unit. All four currencies however have fairly stable gold values at levels comparatively near the nominal parity.

The monetary system of ARGENTINA is complicated by the co-existence of gold and paper standards. Nominally the currency unit is the gold peso, equivalent to 47.62*d.* In fact, however, the actual standard is the paper peso, with a value fixed by a law of 1899 at 0.44 peso gold. Consequently the mint par is somewhat illusory, and exchange parity could more properly be regarded as 0.44 x 47.62=20.95*d.*, and it would be more in accordance with the facts of the situation to quote exchange in terms of paper pesos. This is already done by the local banks.

The currency in circulation, apart from token coins, consists almost exclusively of notes issued against gold by the "Caja de Conversion," operating under the control of the Ministry of Finance. In theory the Caja stands ready freely to redeem notes in gold or to issue notes for gold, but convertibility has been suspended since 1914. In June 1925 gold exports once more became permissible, but this sanction applied only to privately held gold, and although the Government has on occasion shipped the metal to meet debt payments and withdrawn corresponding amounts of notes from circulation, redeemability of notes by the Caja de Conversion has not yet been restored. In July 1926 the gold reserve represented 79 per cent. of the notes in circulation, which amounted to about 1,300 million paper pesos. In addition to currency notes, there are in circulation in a few minor provinces small quantities of provincial *bonos del Tesoro*, but steps are being taken by the central government to restrict and ultimately extinguish these issues.

The government in June 1924 presented a bill for the introduction of a new currency unit and for the absorption of the Caja de Conversion as the issue department of the Banco de la Nacion. Progress on this measure appears however to have been suspended. At the present moment therefore Argentina is not on a gold basis, despite the high proportionate gold reserve and the prolonged relative stability of the exchange value of the peso. It will be noticed too that the existing currency system is in technical respects somewhat rudimentary and undesirably inelastic. On all accounts, therefore, the present arrangements are to be regarded as more or less transitory, and it may be presumed that important changes will take place before many years have passed. By that time Argentina will have the benefit of the experiences of other South American countries in framing the measures for its own monetary regularisation.

As already noted, the peso in use in PARAGUAY is based upon that of the Argentine. The nominal standard is the gold peso, equal roughly to one-fifth of a pound sterling. Actually however the currency consists of Government paper pesos, substantially depreciated below the gold unit. Since 1923 the Paraguayan paper peso has been stabilised at the fixed rate of 18.75 to the Argentine paper peso. This rate, reckoning the Argentine peso at par, is equivalent to roughly 215 to the £.

The paper currency in circulation is put out by the "Oficina de Cambios," a government institution which has the power to issue notes against gold at the rate of 42.61 pesos paper to one peso gold. Actually, however, a large part of the notes are issued, under a law of 1923, against Argentine paper pesos at the rate of 18.73 to one. On the other hand, the Oficina is authorised to sell Argentine for Paraguayan paper at the rate of one to 18.75. The reserves against note issues are held mainly in the Banco de la Republica and the Argentine Banco de la Nacion. Consequently Paraguayan currency is, so to speak, on an Argentine peso exchange standard, and as soon as the latter country reverts to gold Paraguay will become a gold exchange standard country, assuming no independent changes take place before that step is accomplished.

In the meantime, proposals for internal banking and financial reorganisation have been introduced and have already passed the lower house of the Legislature. Under the new scheme the Oficina de Cambios would be converted into a government bank of issue, with the functions and attributes of a central institution, which in addition would perform services in connection with government finance. At the same time it is proposed to take steps to regularise the relations between gold and paper units and to place the note issue on a firm foundation at fixed parities with gold standard currencies.

*(To be continued in an early issue)*

**South American Currency Units**

| Country | Approximate Population (Millions) | Currency Unit | Parity | Actual Quotations |
|---|---|---|---|---|
| Chile | 4.9 (1925) | Peso | $0.1216 | $0.12125 |
| Colombia | 7.0 (1926) | Peso | 0.973 | 0.9773 |
| Venezuela | 3.0 (1926) | Bolivar | 0.19 | 0.1868 |
| Argentina | 9.8 (1924) | Peso | 0.9656 | 0.915 |
| Paraguay | 0.8 (1925) | Peso | 0.9656 | 0.915 |
| | | Paper Peso | 0.4244 | 0.4121 |
| Uruguay | 1.7 (1926) | Peso | 1.0354 | 1.02 |
| Bolivia | 3.0 (1924) | Boliviano | 0.3893 | 0.3525 |
| Brazil | 33.0 (1924) | Milreis | 0.3244 | 0.1171 |
| Ecuador | 2.0 (1925) | Sucre | 0.4866 | 0.20 |
| Peru | 4.7 (1926) | Libra | 4.86⅔ | 3.57 |

## Little Lessons in Finance

*Culled by the Financial Editor from the World's Great Writers*

SEVENTEENTH LESSON

*(From George Meredith's "The Shaving of Shagpat")*

"Of reckless mercy thus the sage declared:
More culpable the sparer than the spared;
For he that breaks one law, breaks one alone:
But who thwarts justice flouts law's sovereign throne."

***

"Power, on illusion based, o'ertoppeth all;
The more disastrous is its certain fall!"

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# GOLD & DROSS

### THE WAINWRIGHT OIL AREA

E. L., Edmonton, Alta. I have carefully examined every statement made by Mr. Hubert Norbury, Editor of the Oil and Gas News, in the article published in a Toronto weekly concerning the prospects for oil production in the Wainwright area, and I see nothing in it to change my opinion, expressed in a previous article, that so far as oil is concerned "the Wainwright area as a big money-maker is no longer well regarded". I have watched the progress of the British Petroleums, Ltd., venture from the beginning, but I fail to see the "big money" in its production to date and all I need to convince me is actual data of production with exact information as to costs of drilling and other costs to date, and the sums realized from that production. British Petroleums, Ltd., has brought in four or five producing wells; if they are profitable it should be able to finance further drilling from the profits of the present wells. Can it do so? It has taken probably a million dollars from the public, I am informed, and with what was left after commissions of stock salesmen and others were paid, and after the promoters received what was due to them, it has these producing wells. Let us try to arrive at an idea of the possible profits of the Company from these wells.

I have before me a clipping from a Western paper giving the results of a pumping test conducted by Wm. Calder, Federal Petroleum and Natural Gas Inspector, of British Petroleum No. 3-B well. My information is that this production test was maintained during the daylight hours from the 10th of November, at 1 p.m. until 5 p.m. on the 13th of November. During this time the well was pumped continuously for a total number of 31 hours and produced 132.55 barrels of oil and water. The oil was 18.1 degrees Beaume gravity and being tested for water it was found that 14.5 per cent. was water and dirt. This reduced the net quantity of clean oil to 113.34 barrels for 31 hours, or 3.65 barrels per hour. The report showed that the maximum flow of the well was obtained during the test and that "under a continuous day and night pumping the gross output might be even less than the test showed." At that rate for the whole 76 hours, if the output had been just the same as it was for the 31 hours, this would show really an output of 1½ barrels per hour. This would be a production of about 35 barrels per day. This might net $1.00 a barrel or give the company about $35.00 a day. The lowest cost of drilling the well would be about $20,000. It would, therefore, take two years of continuous production to pay the cost of drilling if the well did not decline in production. As every experienced oil man knows the normal decline would show such a well producing one half that amount at the end of the year. That would make it take about three years at least to pay back the cost of drilling. At the end of three years the owners of the well would be lucky if it were producing five barrels a day.

Any results from the Kansas City Testing Laboratories signed by Roy Cross would be considered by us to be dependable. I see nothing, however, in the analysis, as quoted in the Norbury article to show that Mr. Cross said that it would be a commercial proposition to take 61 per cent. of gasoline by volume from oils like the sample sent to them. There are many oils at various parts of this continent which have not been utilized for the simple reason that the method of getting the gasoline is too expensive. In other words, it has been scientifically possible, but not commercially feasible. It is mainly a question of the price of gasoline. If that rises high enough it would justify the expense of cracking this oil. In the Wyoming fields it is easy to get a heavy black oil, but it has never been high enough to make it pay. You cannot produce gasoline and by-products from a heavy black oil under present conditions in competition with the big fields where the light oil is obtained in great quantities. Mexico may seem to be an exception but consider there the immense quantities available.

The Norbury article says that the Imperial Oil Company spends its money with an eye to securing geological information and locating good oil formation rather than the immediate production of marketable oil. Even so, that would make its releasing of so much of its acreage under lease even more significant. To me it seems ridiculous to suppose that the Imperial Oil would abandon such leases if it knew that it had capped wells which had great potential production. Those leases, or rather that acreage which has been abandoned, can be filed on by anybody who wants to. Leases which are surrendered after being paid up to date, such as is the case with Imperial Oil Co. leases, are not put up at auction. Anybody can file on them.

All that talk about the Imperial Oil Company "Mystery" well, the Imperial Fabyan well No. 1 really having oil while the Imperial Oil Company denied its presence in quantities which would make it paying, is ridiculous in face of the fact that the Imperial Oil Company has turned back its Fabyan wells to the local Companies. I may say that the two wells drilled in the Fabyan area were drilled by the Imperial Oil Company in consequence of an agreement with the Grattan Oil and the Battle River Oil Companies. Fabyan No. 1 is not a commercial oil well, but it is a commercial gas well ready to deliver gas to any market available.

The procedure in the Fabyan well was, as follows: the driller collected samples every ten feet of what he penetrated. He collected these in duplicate, one sample went to the department at Ottawa and one to the head office at Toronto. In addition to that, the driller in all these wells logs the formations as he penetrates them. When the sample gets to the head office at Toronto, (or Calgary at the present time), a geologist's log is made from the well samples sent by the driller. The Department at Ottawa gets, not only the sample of the formation penetrated in the well, but also a copy of the geologist's report made up in Toronto or Calgary. The Government Log is entirely compiled from such reports. As the Geologist's Log is made up from samples it does not necessarily show the oil and gas encountered in the course of drilling. Sometimes as a matter of interest it is put on the log, but it is not considered necessary. Covering letters are sent with the logs to Ottawa, giving information received from the drillers as to these things.

It will be a fine thing if you are right as to the great profit-producing possibilities of this district from oil, but in the meantime we have to keep our feet on the ground and SATURDAY NIGHT is anxious to form as correct an estimate as possible for the benefit of the large number of western people who are continually asking us questions about British Petroleum and other companies interested in the district. There is oil, but the "big money" from it is not evident as yet, and those boomsters who claim there is a vast sea of petroleum underlying the whole surface of Alberta ought to be shut up. I do not see anywhere as yet the vast field which will reduce to a minimum our dependence on outside sources. Turner Valley is a God-send, but it is not enough as yet. As for the Wainwright District's prospects for oil we would be convinced if it could be shown that the present producing Companies are paying.

W. R. CAMPBELL
Vice-President and Treasurer of the Ford Motor Co. of Canada Limited, who recently announced that the sale of Ford products in Canada last year exceeded the previous high record established in 1925 by thirty-eight per cent. Mr. Campbell also announced that after exhaustive analysis of Canadian conditions the Ford Motor Co. of Canada Limited was planning for an increased production in 1927 of twenty per cent. Mr. Campbell declared that an amazing improvement is evident in Canadian conditions.

### BUYING STOCK IN ROYALTY COMPANIES

E. R., Niagara Falls, Ont. The Investors' Royalty Company was incorporated under the laws of the State of Delaware, with a capitalization of $2,000,000, all in common shares of $1 par value. There are a number of such companies selling shares in Canada, and some of them have headquarters at Tulsa, Oklahoma, just as this company has. The prospectus states that this Company owns and receives its revenue from Royalty Interests in twenty-two properties of 1,572½ acres, having thereon 126 producing wells. It states moreover, that the acreage covered by the company's royalty holdings is but approximately one half drilled up, and that practically all of these leases are operated by Standard Oil Companies, their subsidiaries, or the largest independent producing companies. It also states that the Company has paid to date 27 consecutive monthly cash dividends. The rate is 1¼ per cent. monthly. They are offering the shares at $1.25 per share so that the return would be 12 per cent. annually on the stock.

All of the information thus given may be correct, and I should not be a bit surprised if the statement of Royalty holdings of Investors' Royalty Company, as of October 20th, 1926, would prove correct. I do not know Mr. Fred T. Hildt, and this is the first that I have heard of the Investors' Royalty Company. The success of such a Company depends mainly on the astuteness shown in selecting the royalties and, of course, the price at which these royalties are secured. For a man on the spot, the purchase of royalties, if he knows his business, might prove a remunerative thing. It would be a speculation in futures at that, but when he buys stock of such a concern as the Investors' Royalty Company, Inc., the latter gets the cream of the profits, if any, and gives a dividend such as that shown. The stock of such companies is rarely marketable at the figure at which it is sold to the public. Of that $1.25 at least 25c would be for promotion expenses.

It is stated in their prospectus that the royalties owned by Investors are perpetual, that they never expire, and that no annual payment or other consideration is required to keep them in force and effect. This is quite true. The definition of royalty seems quite right to me. The lease owner does receive seven-eighths of the oil produced and assumes all of the risk and expense. The royalty owner receives one-eighth as his portion, and does not share in any of the risk or cost of producing oil, but wells do not last forever. While they last a Company like this would receive a very large return on its investment in royalties, but if they peter out or seem to be commercially unprofitable, the operating company will stop operating. The value of the royalty would then diminish to nothing. This Company would have to keep on purchasing new royalties and it would do it with new money received from those who buy its shares, but as the old wells failed, the new wells would have to bear the burden of paying dividends on a continually growing capitalization. In the end it would be found necessary to reduce the dividend considerably. The policy of investing in the highest grade oil and gas royalty interests in properties that are located in well-known established and proven fields is a good policy so far as it goes, but the price for such royalties would be so high that the returns would be considerably diminished. This is the kind of Company which should be able to pay its highest dividends in the beginning. The Company says that it will buy the best class of royalties at prices which would yield an income of 35 per cent. or more on the purchase price. If they can get this class of royalties at such a price as to yield 35 per cent. or more, there must be considerable doubt as to the length

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# GOLD & DROSS

of life of the wells on the property. The prospectus does not give sufficient information. As the success of the company depends altogether on the astuteness of those who choose the royalties, one should have a great deal more information about Fred T. Hildt, the President, and any other important official of the Company. It amounts to a speculation on their judgment and honesty. On the whole, and taking it over a period of years, this type of dividend paying stock does not appeal to me as an attractive speculation. The immediate returns offered are good, but the question of permanency of such returns is a difficult one to answer.

### THAT EDWARDS ESTATE

Editor Gold and Dross,—

I have been a subscriber for your newspaper for a great many years. A client of mine seems to have run across a rather unusual proposition. If it has ever been touched upon in your publication, I cannot recall it.

The proposition seems to be that there is a Robert Edwards Estate which is supposed to have good title to a large block of land now in the heart of one of the large American cities, the Marshall Field property being said to be involved, and invitation is being held out to everybody who thinks he can prove himself an heir-at-law of the Robert Edwards Estate to have himself registered with these parties as one of those heirs at so much per head, the amount taken from our client being $25.00 for his own registration with the suggestion that the registration of his minor children involves a further fee of $15. One piece of literature, dated at Ottawa, September 8th last, from 159 Hinton Avenue, has attached a printed signature, "W. Frank Bewell". The other item dated, November 20th last, from the same address has a printed signature, "G. M. Armstrong, per (in handwriting) W. A. Johnston". We have made no enquiries on behalf of our client as to who these parties are but, of course, the proposition looks very fishy and, without desiring any publicity in the matter, I would like to avail myself of your department and see what information is available on the subject.

I should have added that my client's receipt is dated November 20th last and it purports to be signed by one, G. M. Armstrong, in his own handwriting. Can you throw any light on the subject?

E. W., Kitchener, Ont.

There is not as much chance for your client to get money out of the Edwards Estate case as there was for the litigants in the celebrated case described by Dickens of Jarndyce versus Jarndyce. You will remember how all the heirs in that case died off except one man who was killed by the shock of learning that he had finally won the case. Robert Edwards, a British Mariner of pre-revolutionary days, is alleged to have received a grant of some 160 acres of land in the financial district of New York City. The grant is reported as including that section upon which the Woolworth Building is located. The Edwards heirs, of which there are supposed to be 1,500, have been solicited for funds to continue litigation on which considerable money has already been spent. This case represents only one of a number of similar claims directed against the Trinity Corporation in which their titles to this valuable land have been questioned. Thus far none of these claims have been allowed. In fact, legal authorities aver that the titles held by the Trinity Corporation are unassailable. Formerly the Edwards heirs were being kept excited with regard to possibilities from a point in the United States, but during the last year, Ottawa seems to have been the centre of activities. Both Mr. Bewell and Mr. Armstrong have been writing to a number of alleged heirs in Canada. Only recently I saw an article in a Vancouver paper concerning a man who was a caretaker there, and who was reported to have fallen heir to a great fortune. Interviewed by a reporter, this caretaker stated that it was his intention to keep on working just the same as before the good news came to him. In the course of the interview he stated that he was one of the Edwards Heirs. Under the circumstances, I think it would be just as well for him to keep on working as the matter might possibly be still dragging on one hundred years from now if the heirs could be induced to keep on putting up money during that period.

### BRANTFORD CORDAGE AND THE DUMPING OF TWINE IN CANADA

E. K., Nanaimo, B. C. The last annual statement of the Brantford Cordage Company, Limited, shows that the Company experienced substantial decreases in earnings but that nevertheless it was able to increase its working capital, carry a large balance forward and maintain its general financial position on a sound basis. The Company made a good showing in spite of difficulties during the year, due partly to the closing of some of its foreign markets by means of high protective tariffs, and partly to the dumping into Canada of considerable quantities of German and Dutch twines, which had been produced under lower labor costs and exported to Canada free of duty. The Company is also experiencing considerable competition in its domestic market from the International Harvester Company. In view of the prospects for the continuance of this competition in the future, we consider that a considerable element of speculation attaches to this Company's shares, notwithstanding its good financial position at the present time. We are not able to forecast the future and cannot say whether the Company will be shown to be in a better or worse position when its next annual statement appears, but we think if security is an important consideration with you, it might be as well for you to sell this stock now and get into something more stable.

### ARNOLD BROS. PRIOR PREFERRED STOCK

C. B., St. Catharines, Ont. The recent decline in price of Arnold Brothers Prior Preferred shares is probably due to the fact that George and Harry Arnold, who were chiefly instrumental in bringing the company to its present position, have lately sold their interests in the company. However, we do not think that there is any reason to fear that the enterprise will not continue to be successful under the new management. The new president and chairman of the Board of Directors is Mr. T. A. McAuley, who a little over a year ago attracted attention in chain-store circles by acquiring the Piggly Wiggly rights for eastern Canada and taking over the direction of the stores operating under that name in Montreal. Mr. McAuley has the reputation of being an aggressive and energetic business man. Arnold Brothers Ltd. will also have the benefit of the services of Mr. Stewart Tod as General Manager, who has had considerable experience in chain-store direction. It is understood that the Company plans a considerable program of expansion. It was reported a few days ago that gross sales at Arnold Brothers' stores have increased by 40 per cent. in recent weeks. This would bring gross sales of the company for the year to over $3,000,000. We consider that Arnold Brothers Prior Preferred shares have considerable attractiveness as a business man's investment at the current market price.

### DURANT'S OUTLOOK MORE PROMISING

B. B. T., Orillia, Ont. The showing made by Durant Motors of Canada prior to 1926 has not been very encouraging for shareholders. The net loss on operations for the year ending Dec. 31st, 1925, was $16,962; for the ten months ending Dec. 31st, 1924, $78,250, and for the year ending February 29, 1924, $36,410. From this you will see that the company has been accumulating deficits which will have to be wiped out before there can be any declaration of dividends. The annual report for 1926 will not be forthcoming for some time yet, but there are reasons to believe that when it comes it will reveal a more or less decided improvement. Early in 1926 Durant Motors of Canada took over the operation of part of the export business of the parent company and I understand that this has been working out very satisfactorily for the company. Durant officials believe that the Canadian company can show satisfactory earnings on a 10,000-car production basis, and it was stated some time ago that the company would manufacture at least this number in 1926. I do not know yet if this has been the case. The capacity is rated at 40,000 cars per annum. The stock, which has a par value of $10.00, was quoted on Dec. 27th by A. J. Pattison, Jr. & Company, 219 Bay Street, Toronto, at $2 bid, $2.75 asked. I regard it as an interesting speculation for a business man around this price.

### FINANCIAL CRITERION AN UNRELIABLE GUIDE

S. J. W., Ottawa, Ont. You have rightly diagnosed the "Financial Criterion" of Boston, Mass., as being a very unreliable guide. You will notice that on the three pages that answer the financial inquiries, the adviser gives the advice to switch from securities which are fairly good to Ardsley Butte. Fluctuations on the Boston Curb Exchange mean very little except that these people are boosting the stock in every way they can. The "Financial Criterion" is simply a house organ; at the top of the editorial page they admit that this publication "has its own axe to grind and is frequently influenced in its judgments, opinions, market prognostications, recommendations or estimates of the possible course of prices by the 'position' of markets held by the owners." It is stated there definitely that "its expressions of opinion on any stock or market may therefore be affected by the financial interest in such markets or securities." Its advice is, therefore, biased and unreliable.

## POTPOURRI

A. R., Peterboro, Ont. The Rickenbacker Motor Company common stock is not a safe investment; it is highly speculative. The sales of this stock for Jan. 8th on the New York Curb market were at 1⅛. This compares with a high for 1925 of 3½ and low of 2⅜, and a high for 1924 of 8¼ and low of 4½. No dividends have been paid on this stock since 1924. The Company's affairs were placed in the hands of a receiver on Nov. 1st last, but according to the Company this is a "friendly" receivership and the action was taken merely to preserve the assets of the Company. The Company is going on producing and claims to have a large number of orders on hand. The Company is expected to issue a new balance sheet shortly which will show its present financial position. According to a statement by the president, Mr. B. F. Everett, the Company's entire liabilities are less than $1,500,000, while its assets are close to $7,000,000. The Bankers' Trust Company, New York, are the transfer agents for this stock.

*"R.," Winnipeg, Man.* The information in the circular which you have submitted is approximately correct, in connection with *LAKE SHORE* and *CAPITOL SILVER MINES*. Capitol has a very attractive property, and although shareholders may have to wait for a couple of years for results and will have to gamble on the outcome, yet the outlook for ultimate success is highly promising. Lake Shore is capitalized at 2,000,000 shares of the par value of $1 each. Should the company pay 80 per cent. annually, the yield would be 5 1/3 p.c. on shares purchased at $15 each. The outlook is very favorable for additional growth. However, to justify a price of around $15 per share, it should be possible to see probable dividends of 150 per cent. annually, this amount entailing output of possibly $4,500,000 annually and profit of $3,000,000 a year—as compared with the present rate of a little over $3,000,000 annually for somewhat less than a rate of $2,000,000 net profit per year.

*J. H. C., Walkerville, Ont.* *BLUE QUARTZ* is a highly speculative issue. The development during the past year has shown an important improvement over former results. The development at 500 and 625 ft. levels has opened a substantial ore shoot, and arrangements have been made to carry the work to 1,000 feet in depth. Officials declare the ore shoot in question carries $20 to the ton across the width of the drift. So far, no independent examination appears to have been made in order to guard against possible error in sampling and assaying.

*M. J., Owen Sound, Ont.* Inquiries made by us indicate that the *WESTERN COUNTIES GAS COMPANY, LTD.* died a natural death three or four years ago. The company seems never to have got into actual operation. There is no present value to the stock.

### INFORMATION COUPON

*This service is confined to yearly subscribers whose names appear on our books*

Seekers after information concerning Canadian investments are requested to cut out the address label appearing on the front page of every copy of Saturday Night going to a regular subscriber. Attach to your letter of inquiry the label which bears your name, address and the expiry date of your subscription. Send also a stamped, addressed envelope, as there is only space in Saturday Night for answers to a small percentage of the inquiries coming to this office. As we cannot promise not to print an answer if it seems to us in the public interest, please state in your letter what initials or sobriquet you would like to have us use if the reply is published. Mining inquiries should be written on separate sheets of paper. Telephone inquiries will not be answered. The address label which we ask you to cut out is similar in form to the illustration we give below.

Pickwell F. C.
304 Birks Bldg.,
Winnipeg, Man.
Sept 20/26

**Wood, Gundy & Company**
Limited

Investment Bankers
for
Governments
Municipalities
Corporations

*New Issue:*
**London Realty Company, Limited**
6½% 15 year First Mortgage Sinking Fund Gold Bonds
Due October 1st, 1941.
98½ and accrued interest, to yield about 6.65%
*Full particulars on request.*
MATTHEWS & COMPANY,
Limited
255 Bay Street. *Bond Dealers* Toronto.

**OSLER & HAMMOND**

*F. G. OSLER* *G. T. CHISHOLM*
*H. F. MARRIOTT* *H. FRANKS*

Stock Brokers and Financial Agents

*Members* *Toronto Stock Exchange*
*Montreal Stock Exchange*

21 JORDAN STREET, TORONTO

*Investment Securities*

**CASSELS, SON & CO.**
ESTABLISHED 1877
MEMBERS TORONTO STOCK EXCHANGE
McKINNON BLDG. :-: TORONTO.

We will be pleased to communicate our latest information regarding the investment possibilities of any of the more prominent mining securities.

ORDERS EXECUTED ON ALL EXCHANGES

JORDAN AND MELINDA STREETS **A. E. Osler & Co.** TORONTO PHONE ELgin 3161
ESTABLISHED 1886

Indications point to a further lowering of the rate of interest charged on First Mortgages on improved properties. We can offer a few well secured and seasoned First Mortgage Real Estate Bonds to yield a most attractive rate of interest. A list of such investments will be supplied upon request.

**STEWART, SCULLY CO.**
LIMITED
Government, Municipal, Real Estate and Corporation Bonds
TENTH FLOOR, ROYAL BANK BUILDING, TORONTO 2

**Diversification in Investment Is as Necessary as Diversification in Your Crops**

The intelligent farmer takes much of the uncertainty of farming today by diversifying his crops. He knows from experience that the successful farmer does not concentrate on any one crop.

The intelligent investor protects his income and safeguards his future in a similar manner through the diversification of his investment.

The selection of suitable investments requires time, knowledge and experience. Most individuals are not equipped to judge the relative merits of investments, and as a result often purchase poor ones.

The forty-three years' experience of this house, with a record of no loss of principal or interest on any investment during this period, has been concentrated on an issue of securities yielding 5½% that are as safe and sound as it is humanly possible to make them. They are safe, because the security back of them is diversified between only Government, Municipal and Provincial Bonds and First Mortgages—all trustee investments in themselves.

The booklet we have prepared, entitled "An Investment Trust," explains this unusual bond in detail. You owe it to yourself to send for a copy without delay.

The Investment Trust

**G.A.STIMSON & CO.**
LIMITED EST. 1863
The Oldest Bond House in Canada
300 BAY ST. TORONTO

Gentlemen:
Kindly send me a copy of your booklet, "The Investment Trust." I understand this places me under no obligation whatever.

Name .....

Address .....

A PURELY CANADIAN NON-TARIFF COMPANY

**Federal Fire Insurance Company of Canada**

Head Office: FEDERAL BUILDING
Cor. Richmond St. W. and Sheppard St.
TORONTO

W. S. Morden, K.C., President.
Vice-Pres. Chartered Trust & Executor Co.
S. C. Tweed, 1st Vice-President.
President Ontario Equitable Life and Accident Insurance Co.
T. S. Kerr, 2nd Vice-President
Vice-President Harvest Co., Ltd.

Harold W. Magee - Manager
George A. Gordon - Secretary
Alan Coatsworth - Treasurer
Wilfrid I. Magee - Inspector

*Toronto and Ontario Agencies Invited*
DAILY SERVICE—SOUND PROTECTION

**Montreal Life**
Insurance Company

Double Indemnity
Total Disability
Free Periodical Medical Examination and Health Service

Home Office: Montreal

ALFRED WRIGHT, President

MERCHANTS FIRE INSURANCE CO.

HEAD OFFICE, TORONTO
C. M. HORSWELL, MANAGER

THE CANADA NATIONAL FIRE INSURANCE COMPANY
Head Office: Winnipeg, Man.
TOTAL ASSETS
$2,792,662.00
A CANADIAN COMPANY INVESTING ITS FUNDS IN CANADA.
Application for Agencies Invited.
Toronto Office: 24 Adelaide St. W.
W. H. GEORGE
Superintendent of Agencies

APPRAISALS REPORTS
INVESTIGATIONS
Industrials—Public Utilities—Natural Resources

How much is it worth?

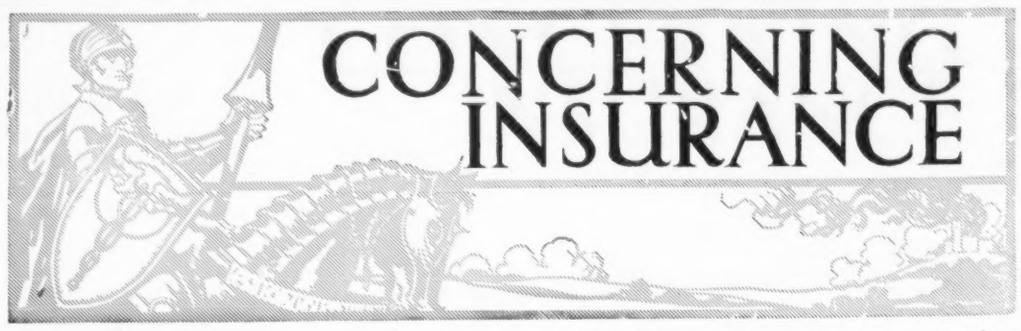
THE establishment of "Fair Market Value" today requires the application of tested standards, rather than dogmatic opinion.

Recognition of this scientific basis of valuation is seen in the nation-wide endorsement of CANADIAN APPRAISAL service

Canadian Appraisal Company Limited

MONTREAL TORONTO NEW YORK

LONDON AND LANCASHIRE INSURANCE COMPANY LIMITED
Security $59,000,000
ALFRED WRIGHT, MANAGER




### Sun Life Applying for Amending Act

OFFICIAL notice has been given that the Sun Life Assurance Co. of Canada will apply to the Parliament of Canada, at its present session, for an Act amending its Act of incorporation, 28 Victoria, chapter 43, of the late Province of Canada, and certain amending Acts thereof, by increasing its capital stock, defining and limiting the proportion of its profits which shall accrue to its stockholders, altering certain restrictions on the qualifications of directors and certain restrictions as to signing policies, cheques and other instruments, altering or repealing certain sections regarding meetings of directors, making certain provisions as to investments more in accord with The Insurance Act, 1917, defining and clarifying certain sections, and for other purposes.

### Metropolitan Triennial Conventions

THE first three of the Canadian Triennial Conventions have been held by the Metropolitan Life.

These were held at Winnipeg on January 6, at Calgary on January 8 and at Vancouver on January 11. In each instance the conferences were attended by over one hundred field representatives, executives and company officials. The sessions during the day dealt with the problems of the field staff and local offices and in the evening there was a banquet, attended by all participating in the convention and by many distinguished citizens. Due to his advancing years, Mr. Haley Fiske, president of the Metropolitan Life, has found it impossible to attend these conventions, which have always interested him so greatly, but his son, Mr. A. F. C. Fiske, Third Vice President and Manager for Canada was present at all of them. Mr. Fiske was accompanied by Mr. Henry E. North, Assistant Secretary and in charge of Canadian field organization; Dr. John N. Coolidge, Assistant Medical Director, Canadian Head Office; Miss Alice Ahern, in charge of the company's free nursing service in Canada and Mr. A. G. Bradley, Manager, Publicity Division, Canadian Head Office. Local arrangements in Winnipeg are in charge of Messrs. J. T. R. Lumbo and Maurice Mayer; in Calgary, Mr. J. A. McLeod is in charge and in Vancouver Messrs. Percy Winterborne and M. J. Sweeney.

### Presentation to Alfred Wright of London and Lancashire

AN INTERESTING and very pleasant function took place on December 27th at the National Club, Toronto, where a Luncheon and Presentation was given to Mr. Alfred Wright, the Canadian Manager of the London & Lancashire Insurance Co. Ltd., of London, England, by his colleagues in the Toronto Offices and other Branches in Canada. The occasion was in celebration of Mr. Wright's seventieth birthday, and a party of twenty-six sat down to lunch. Afterwards several speakers voiced the general affection and esteem in which Mr. Wright is held. His long and meritorious services to the Fire Insurance business in Canada were referred to, Mr. Wright having to his credit forty-four years of active work for his Companies, thirty-three of which having been as Manager. He has also been President of the Canadian Fire Underwriters' Association, and in many other ways has done, and is still doing, yeoman work for his chosen profession.

Telegrams of congratulation to Mr. Wright from the various Canadian Branches of his Companies were read, all testifying to the warm-hearted appreciation of his colleagues.

The finale was the presentation to Mr. Wright of a shot-gun made by Webley & Scott, England, bearing the inscription: "Presented to Mr. Alfred Wright, on the occasion of his Seventieth Birthday, by his colleagues in the London & Lancashire and Allied Companies in Canada, as a mark of respect and esteem. 27th Dec., 1926." The presentation was made by Mr. Alex. MacLean, Manager of the "London & Lancashire Guarantee & Accident Co.", on behalf of the subscribers.

Mr. Wright, who confessed that the affair had been a complete surprise to him, as he had been kept entirely in the dark by the conspirators, expressed his very keen appreciation of the honor which had been done him and the helpfulness and guidance he had always received from the Governor, Mr. Pascoe Rutter, and the Home Office officials of his company. He also referred feelingly to the very hearty support of all those who had been associated with him in Canada.

### Bootlegger as Fire and Casualty Risk

WHILE so far as life and accident insurance is concerned the bootlegger is no more regarded as a desirable risk than formerly, in fire and casualty insurance he is evidently being considered in a more favorable light, according to W. L. Fulghum of the Retail Credit Co., which makes inspection reports for insurance companies. From a fire and casualty angle, the bootlegger's trade does not have the same effect on his insurance desirability because under certain conditions the probability of a loss is not materially affected or made greater. Here is how Mr. Fulghum summarizes the present status of the bootlegger as an insurance risk in the major fire and casualty lines: "In automobile liability the viewpoint of a good many companies seems to be that if the insured is transporting whiskey in his car, his acceptability is not considered. If he is selling, the sales operations have nothing whatsoever to do with the operation of the car, and if all other things are equally favorable, he is considered. This, however, does not represent the viewpoint of all the liability companies. Companies which place the moral side of automobile liability underwriting above the physical do not insure any people connected with the trade.

In general fire we find also that the bootlegger is acceptable under some conditions. The moral hazard in this line of insurance is, of course, very great but, at the same time, the bootlegging activities of an individual do not always make a greater fire hazard and the companies are willing, in some cases, to grant fire insurance to people having liquor connections provided the physical aspect is sound and there are no obvious indications that a loss is more contingent because of illegal activities.

In automobile fire and theft we meet with a different situation; the moral hazard is predominant and speculation is possible through fraudulent disposition of the car. The automobile, as an instrument, is highly convenient and because of its speed and movable nature, is subject to great moral and physical hazards.

The attitude of burglary underwriters is similar to that of automobile fire and theft underwriters. In the first place, the hazard is preponderantly moral and, in the second place, bootleggers as a class are more susceptible to burglary losses because of their conspicuousness and the types of their associates whom they entertain frequently in their homes.

In the automobile instalment financing, the bootlegger is practically never considered. His source of income is not legal, permanent, nor definite, and this is, of course, of great interest to finance companies.

Regardless of how the bootlegger is regarded by some fire and casualty companies, he is still in an undesirable, questionable class, and we cannot afford to let up the slightest degree in our vigilance in inspecting him.

### 200% Assessment on Auto Mutual Policyholders

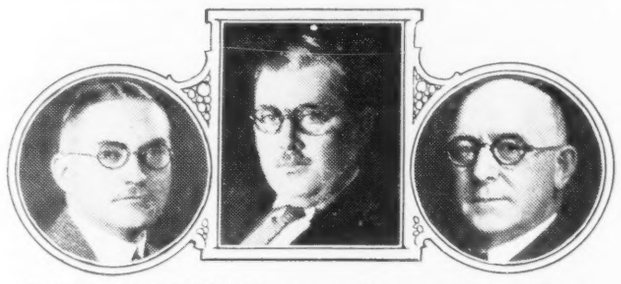
THE Liquidation Bureau of the New York Department scored another victory by reason of the decision of the Appellate Division upholding the contention of the bureau, as raised by Clarence C. Fowler, chief, as affecting Sections 63 and 346 of the Insurance Law in reference to the levying of an assessment necessary to cover any deficiency that may arise. The National Automobile Mutual Casualty Company was dissolved pursuant to an order of the Supreme Court on or about June 28, 1923, and the superintendent of insurance was directed to take possession of the property and liquidate the business. Thereafter, the liquidator made a report setting forth that the assessment necessary to be levied was 200% of the premiums written, to which many policyholders objected.

### Cold-Blooded Murder by Insurance Agent for Policy Money

OUT in Rushville, Neoraska, A. W. Bourne, an insurance agent, had a warm friend in the person of Ferris Westervelt, son of a fairly well-to-do farmer in Sheridan County. Bourne induced Westervelt to insure his life for $30,000, with him as the beneficiary. Bourne was agent for the Old Line Life Company of Lincoln and told Westervelt that he would take care of the expense, which would not be very great as he was the company's agent. He said that the policy would be of benefit to him if he desired to get a loan in the future.

What other inducements he made are not known, but Westervelt submitted to and passed a medical examination and the policy was sent in to the home office for approval. Bourne appeared at the Westervelt home a few weeks later, saying that Ferris had met with a possibly fatal accident while the two of them were out hunting. He led his relatives and friends to a point in the road not very far distant, where the young man was found dead beside an automobile. Bourne said that Westervelt had been killed by the accidental discharge of his gun while he was getting out of the machine.

The fact that the scene of the alleged accident was easily within gunshot sound of the house and that nobody had heard any shots and that there were no powder marks about the face, led to an investigation, the arrest and later conviction of Bourne on second degree murder. He was sentenced to life imprisonment. The futility of the crime lay in the fact that unknown to Bourne the life company had returned the policy to Westervelt with the information that it could not accept it with the beneficiary other than a dependent member of his family or one with an insurable interest.



METROPOLITAN OFFICIALS ATTENDING COMPANY'S TRIENNIAL CONVENTIONS

Left to right: Henry E. North, Assistant Secretary and in charge of Canadian field organization; A. F. C. Fiske, Third Vice President and Manager for Canada of Metropolitan Life Insurance Company; Dr. John N. Coolidge, Assistant Medical Director, Canadian Head Office.

### Metropolitan Housing Loan Record

THE Metropolitan Life Insurance Company in 1926 broke all its previous housing loan records by authorizing 22,150 loans for a total of $141,682,337 which exceeds the 1925 figure by approximately $30,000,000.

Authorization of the loans was made principally for the purpose of constructing one and two family dwellings and moderate-priced apartment houses. The housing provided accommodations for 33,947 families, as compared with 25,400 in the preceding year. The greater number of loans were made outside of greater New York, the total number of dwellings being 21,228 and 390 apartments, for a total of $111,817,687, accommodating 28,659 families.

At the end of 1926 the Metropolitan Life had completed seven years in which it has followed the policy of loaning on apartment houses and one and two family dwellings, and, in the period since January 1, 1920, the total number of housing loans has been 74,048 aggregating $485,469,156 to accommodate 129,941 families.

### Why Young Maids Should Insure—to Protect Old Maids

"COME and get Aunt Edith—we've kept her long enough."

And so Aunt Edith or Aunt Mary is driven from pillar to post—with no welcome awaiting her anywhere. *Who are these Aunt Ediths and Aunt Maryes?* For reasons best known to themselves, and no business of ours,

**Buying by Instalments**

Buying on the "instalment plan" has become so general that it now applies to food as well as furniture; to motor cars as well as homes.

Life insurance is buying an income, an estate, a fortune, on the instalment plan.

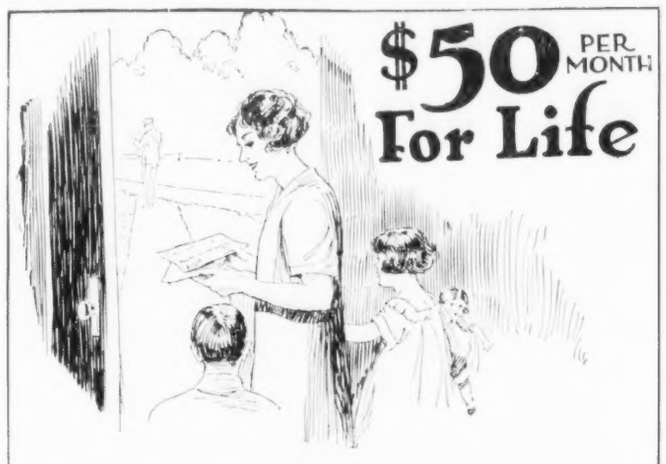
But with this difference from all others.

It is the only thing that a man can buy on the instalment plan that his wife will not have to pay for after his death.

The title to the property passes to the buyer with the first payment. And all payments cease and the estate becomes the absolute property of a man's beneficiaries at his death.

Life insurance is sane, safe buying on the "instalment plan."

SUN LIFE ASSURANCE COMPANY OF CANADA
HEAD OFFICE MONTREAL




A Widow's Tribute:—

Protection with Profit

"There was no end to his thoughtfulness. The Great-West Life monthly cheque never fails us; it meets every need; we are free from investment worries and the sin of extravagance."

The Great-West Life Assurance Company

33

**The MONARCH LIFE ASSURANCE COMPANY**

Furnishes Education For Children.
Makes Happy Homes.
Provides Comfort in Old Age.
Protects Business Credits.
*Offices in principal Canadian Cities.*

**British Traders' Insurance Company Limited**

FIRE MARINE
AUTOMOBILE HAIL

Canadian Head Office: TORONTO, Colin E. Sword, Manager for Canada.

**SHAW & BEGG, LIMITED**
Established 1885
Managers or Ontario General Agents for the Following substantial Non-Board Fire Companies.

MERCHANTS FIRE ASSURANCE CORP., NEW YORK
Established 1910 Assets $8,549,799.00

WELLINGTON FIRE INSURANCE CO., TORONTO
Established 1840 Assets $289,458.00

STUYVESANT FIRE INSURANCE CO., NEW YORK
Established 1850 Assets $3,544,641.00

PACIFIC FIRE INSURANCE CO., NEW YORK
Established 1851 Assets $4,796,283.00

NEW JERSEY INSURANCE CO. OF NEWARK, N. J.
Established 1910 Assets $3,192,832.00

MILLERS NATIONAL INSURANCE CO., CHICAGO
Established 1865 Assets $4,438,750.00

BALOISE FIRE INSURANCE CO., SWITZERLAND
Established 1863

AMERICAN AUTOMOBILE INSURANCE CO. OF ST. LOUIS
Established 1911 Assets $7,548,690.00

Correspondence or application for agencies invited from agents requiring non-tariff facilities.

78-88 King Street East, Toronto.

**OCCIDENTAL FIRE INSURANCE CO.**
GUARANTEED BY
NORTH BRITISH & MERCANTILE INSURANCE CO., LIMITED.

FIRE - HAIL
AUTOMOBILE
INSURANCES

WINNIPEG Paris Building
MONTREAL 460 St. Francois Xavier Street
TORONTO 26 Wellington St. E.

The Ocean Accident & Guarantee Corporation, Limited
Canadian Head Office:
Federal Building, Richmond & Sheppard Streets, TORONTO
Accident, Sickness, Liability, Automobile, Plate Glass, Burglary, Guarantee Bonds, Fire, Boiler, Electrical Machinery.
J. A. MINGAY, Manager for Canada
Applications for Agencies Invited

THE Employers' Liability Assurance Corporation, Limited of London, England
Toronto Montreal
Automobile, Accident, Sickness, Liability, Guarantee Bonds, Plate Glass, Burglary, Boiler and Fire.
C. W. I. WOODLAND, General Manager
For Canada and Newfoundland
APPLICATION FOR AGENCIES INVITED
Branches: Winnipeg Calgary Vancouver London Ottawa

The Casualty Company of Canada
HEAD OFFICE TORONTO
Automobile, Plate Glass, Burglary, Fire, Guarantee, Accident and Sickness Insurance
We invite agency correspondence.
COL. A. E. GOODERHAM, President. A. W. EASTMURE, Managing Director.

Growth Means Strength
Only When an Insurance Company Builds on the Soundest Principles
In Our Fortieth Year We are Greater and Stronger Than Ever
To our Agents and Patrons, from Coast to Coast, who have contributed to our success, we wish
A HAPPY and PROSPEROUS NEW YEAR
THE DOMINION OF CANADA GUARANTEE & ACCIDENT INSURANCE COMPANY
COL. A. E. GOODERHAM, President TORONTO C. A. WITHERS, Vice-Pres. and Man. Dir.
Montreal Ottawa London Winnipeg Calgary Vancouver

RE-INSURANCE COMPANY
ROSSIA OF COPENHAGEN
DENMARK
J. H. RIDDEL, Manager. Head Office for Canada TORONTO E. C. G. JOHNSON, Asst. Manager
REED, SHAW & McNAUGHT,
64 WELLINGTON ST. WEST
ONTARIO PROVINCIAL AGENTS

THE General Accident Assurance Co. of Canada
Insurance that Really Insures
Automobile, Burglary, Plate Glass, Boiler, Electrical Machinery, Guarantee, Accident, Sickness, Liability, (all lines), Fire, Hail, Explosion and Sprinkler Leakage
Thos. H. Hall Managing Director W. A. Barrington, Manager

The Independent Order of Foresters
Organized 1874
Issues Twenty Pay Life, Twenty Year Endowment, Health and Accident, Family Protection, Old Age Benefit, Whole Life, and Juvenile Benefit Policies.
Paid in Life Insurance Benefits since Organization $87,000,000
HEAD OFFICE - TORONTO, CANADA

The Protective Association of Canada
ACCIDENT AND SICKNESS INSURANCE CO.
HEAD OFFICE: GRANBY, QUE.
The Only Purely Canadian Company
Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.
Agents in all Principal Cities and Towns in Canada.
E. E. GLEASON, Pres. & Gen. Mgr. J. G. FULLER, Secy., Asst. Mgr.

LYMAN ROOT, MANAGER FOR CANADA ROBERT LYNCH STAILING, ASSISTANT MANAGER
PATRIOTIC ASSURANCE COMPANY LIMITED
HEAD OFFICE FOR CANADA
TORONTO
(FIRE INSURANCE)
FOUNDED A.D. 1824 AGENTS WANTED

CROWN LIFE
Have you provided for your boy's or girl's education? A Crown Life Educational Policy will do it.

they chose to remain single. In their younger days they were — nurses, stenographers, teachers, saleswomen, dressmakers, and the like. To-day the "silver threads among the gold" are more poetical than commercially useful—in fact they bar the way to further employment — hence their nieces and others are taking their places and earn and enjoy their salary. It matters not now that Aunt Edith nursed back to life the children of Brother Bill or Sister Sue. So long as she worked she had a home—that day is gone. Income has ceased and a home costs money—without the means to buy a welcome, what is Aunty going to do?

Stay where she may, Aunty is often a mortgage on unwilling relatives—or if she has no living relatives, and is friendless and alone, she may lean on the law and be escorted to the poorhouse.

Young lady, it is possible that you may be one of these Aunt Ediths twenty-five or thirty years hence.—*Insurance.*

## INSURANCE INQUIRIES

G. F., Hamilton, Ont.: While forty-five states and territories of the United States have workmen's compensation laws, only six states have monopolistic state insurance schemes. These are Washington, Oregon, Nevada, North Dakota, Wyoming and Ohio. With the exception of Ohio, none of these are great industrial states. Outside these six states, the state laws, while providing compensation, have not made workmen's compensation insurance a state monopoly. In those states the public generally has a choice of insuring with the government funds, forming mutual companies for the purpose, insuring with stock companies, or carrying their own risks under certain safeguards. Only about 14½ per cent. of the insurance in those states is carried in the government funds. As far as service to the public and net cost are concerned, insurance privately conducted is superior to insurance as a government function in our opinion. When the Workmen's compensation law was established in Ont., the insurance companies were debarred from an opportunity to show what they could do in the way of furnishing workmen's compensation insurance to the public, and the business of workmen's compensation insurance was established as a government monopoly under the Workmen's Compensation Board. There was so much dissatisfaction existing at the time with settlements under the old employers liability insurance policies, that when the new principle of workmen's compensation was established there was not much opposition to the proposal that the Government should furnish the insurance cover required under the workmen's compensation law. With more enlightenment the time may come when the public will be given the benefit of competition between government workmen's insurance and stock company and mutual company workmen's compensation insurance.

W. H., Toronto, Ont.: While the Automobile and Accident Insurance Co. of Waterloo is starting with good prospects of success in the insurance business, the process is one which takes time, and its stock is accordingly not a suitable purchase in our view for anyone requiring an early return on the investment in order to provide an income for himself. The shares are being sold at a premium of $10 per share, that is, at the price of $110 for each $100 share, with a payment down of $20 per share, $10 on stock and $10 premium on stock. As it is not anticipated by the promoters that further calls will be made, you are paying $20 for stock of the paid up value of $10, or at the rate of 200 per cent. Thus the rate you would have to receive on the $10 to yield a satisfactory return on the $20, the amount of your investment per share, would have to be a high one. You must remember that dividends when paid will be paid on the $10 per share paid up and not on the $20 per share at present paid for the stock. The promoters of the company are responsible and experienced business and insurance men, and there is accordingly good reason to expect that it will eventually become a successful insurance company, but it takes quite a number of years even under the most favorable circumstances before a new company can be brought to the dividend-paying stage.

B. F., Hudson Bay Junction, Sask.: We do not advise the purchase of stock of the new insurance company called Canadian National Insurance Co. of Quebec, recently incorporated by Letters Patent in Quebec. The prospectus states that the capitalization is 10,000 shares of the par value of $100 each, and that the price at which it is offered the public is $125 per share with $35 payable per share and the balance 10 per cent. per month. The prospectus is very indefinite as to the classes of insurance which the company proposes to transact. It cites the dividends paid by a number of old-established and successful insurance companies, fire, life and accident, but omits to say how long these companies have been in business or how long they were in existence before any dividends were paid. It closes on this note: "The Canadian National Insurance Co. of Quebec which is being organized and will be managed by seasoned insurance men will, no doubt, prosper and attain the success of its older competitors." The head office address is given as 70 Rue Saint Paul, Quebec, Que., and the executive officers are given as follows: A. E. Wilson, general manager; Paul Taschereau, L. L. L., Secretary; W. E. Jamieson, superintendent of agents; Norman C. Lunan, resident secretary, Port Arthur, Ont. The names of the directors appearing in the prospectus are as follows: J. W. Johnson, Springfield, Ill.; R. G. Langstaff, Emo, Ont.; Lynden Young McIntosh, Fort William, Ont.; John J. Spooner, Fort William, Ont.; Sir Robert Peel, Bart., Birmingham, Eng., A. L. A. W. Greig, London, Eng. The names of the new company's solicitors are given as follows: Taschereau, Roy, Cannon, Parent & Taschereau, Quebec, Que., and T. I. Clough, Bradford, Eng. When further particulars regarding this promotion are available, we shall deal with it again. In the meantime we advise leaving the stock alone.

A. B., Vancouver, B. C.: In order to ascertain the name of the companies licensed in Canada for fire, accident and automobile insurance which are not at present doing business in British Columbia, you would have to get a list from the Superintendent of Insurance, Victoria, B. C., of the companies doing business in British Columbia, and then a list from the Superintendent of Insurance, Ottawa, Ont., of the companies licensed to transact business throughout Canada. A check up of the two lists would give you the information desired. A letter to those not now doing business there would bring a reply as to whether they wanted representation in British Columbia or not.

B. J., Montreal, Que.: Only on very special hazards has there been an increase in fire insurance rates in Florida since the September hurricane. Rates are in fact lower there than in other Southern States with the exception of Virginia and North Carolina. Commissions for both fire and automobile insurance are on a flat 20 per cent. basis. Practically all the companies belong to the tariff association. Some companies have stopped writing tornado insurance, and most of the others have restricted their writings to risks on which they already have fire lines. On new risks in order to secure tornado cover, fire insurance must also be taken out at the same time.

R. H., Dundas, Ont.: The insurance companies to which you refer are all regularly licensed in Canada and are safe to insure with. Their deposits with the Dominion Government for the protection of Canadian policyholders are as follows: Tokio Marine and Fire Insurance Co., Limited, $80,000; Pacific Coast Fire Insurance Co., $119,185; Century Insurance Co., Limited, $390,507; World Marine and General Insurance Co., Limited, $220,849.

H. H., Fenwick, Ont.: You would be making a wise choice if you decided to do business with any of the companies to which you refer, as follows: The Mutual Life of Canada, Waterloo; the London Life, London; the Great-West Life, Winnipeg; the Sun Life of Canada, Montreal; the Confederation Life, Toronto. These are all first rank companies, and any business placed with them would give present and future satisfaction in our opinion.

**INFORMATION COUPON**

*This Service is confined to yearly Subscribers whose names appear on our books*

The subscriber can avail himself of the service given on this page under the heading, "Insurance Inquiries," by cutting out the address label which appears on the front page of every copy of Saturday Night going to a regular subscriber, and sending it along with his inquiry.

THE FIRE INSURANCE COMPANY OF CANADA
Head Office - - - 17 St. John St., Montreal.
Capital Subscribed ..... $500,000
Capital Paid Up ..... $200,000
Total funds for security of policy holders $1,088,079
Hon. Senator R. Dandurand, President. J. E. Clement, Vice-President and Manager.
J. A. Blondeau, Secretary. F. E. Leyland, Superintendent.
Toronto Branch Office, 312 Metropolitan Bldg. Grover Leyland, Local Manager.
One of the very few Canadian Companies owned and controlled by Canadians. You are no doubt favorable to the idea of buying Canadian products—then logically you should carry at least a part of your insurance in a real Canadian Company. Consult the best agent in your Town—he represents us.

NEW YORK UNDERWRITERS INSURANCE COMPANY
CAPITAL—FULLY PAID $2,000,000 ASSETS, $5,000,000
A. & J. H. STODDART, General Agents
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H. A. JOSELIN, SUPERINTENDENT FOR CANADA—TORONTO
PROVINCIAL AGENTS
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MURPHY, LOVE, HAMILTON and BASCOM
R. Y. HUNTER, Resident Partner, MONTREAL
OSLER, HAMMOND and NANTON, Ltd., WINNIPEG
ALFRED J. BELL & CO., Ltd., HALIFAX, N. S
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Every shop-keeper needs a Public Liability Policy. Small Cost—Big Protection. Write
FIDELITY INSURANCE COMPANY OF CANADA
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36 Toronto Street Toronto.

NORTHWESTERN MUTUAL FIRE ASSOCIATION
SEATTLE, WASHINGTON.
HEAD OFFICE FOR CANADA, HAMILTON, ONTARIO.
Writing Fire Insurance at Cost
Assets $3,118,764.07
ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE
BRANCH OFFICES:
Toronto, Ottawa, Vancouver, Victoria, Edmonton, Saskatoon, Winnipeg, Montreal, St. John, Halifax and Charlottetown.

PRUDENTIAL
Assurance Company Limited, of London, England
LICENSED FOR FIRE INSURANCE IN CANADA
ASSETS EXCEED $850,000,000
Largest Composite Office in the World. Applications for Agencies Invited.
Head Office for Canada: 10 St. John St., MONTREAL
Kenneth Thom, Manager for Canada
North West Branch: Huron & Erie Bldg., WINNIPEG
Fred W. Pace, Branch Manager.
Toronto Agents: Messrs. Parkes, McVittie & Shaw, Confederation Life Bldg.

CONTINENTAL CASUALTY COMPANY
H. G. B. Alexander, Pres.
Capital Paid Up $2,000,000 Assets Exceed $13,000,000
ACCIDENT
AUTOMOBILE
PLATE GLASS
SICKNESS
Insurance
Service Unexcelled
Head Office Federal Building Toronto
R. D. BEDOLFE, CAN. GEN. MGR.

Guaranteed by Eagle, Star, and British Dominions Insurance Co., Limited of London, England
THE BRITISH CROWN ASSURANCE CORPORATION LIMITED
OF GLASGOW, SCOTLAND
FIRE AUTOMOBILE
Head Office for Canada, Toronto
J. H. RIDDEL, Manager. E. C. G. JOHNSON, Asst. Manager.
LYON & HARVEY, 15 Wellington St. E., Toronto, General Agents
Applications for Agencies in unrepresented districts invited.

Dependability
Endurance, courage . . . *dependability* . . . these built Canada. The "Good Old ÆTNA" counts it a proof of its own dependability that it has been associated for more than a century with the development of Canada.
ÆTNA INSURANCE COMPANY
R. LONG, Special Agent, 809 Rogers Building, VANCOUVER, B. C.
H. H. LECKEY, Special Agent, 15 Toronto Street, TORONTO, ONTARIO
C. J. MALCOLM, Special Agent, 55 Canada Life Building, CALGARY, ALBERTA
ASHLEY M. WALKER, Special Agent, 813-17 McCallum Hill Bldg., REGINA, SASK.

FIRE AUTOMOBILE
Columbia Insurance Company
NEW JERSEY
WITH WHICH IS ASSOCIATED THE PHOENIX ASSURANCE CO., LTD., OF LONDON, ENGLAND.
J. B. Patterson, Manager. C. W. C. Tyre, Secretary. Wm. Lawrie, Treasurer.
HEAD OFFICE, CANADA, 108 ST. FRANCOIS XAVIER ST., MONTREAL

A STRONG CANADIAN COMPANY
EXCELSIOR INSURANCE LIFE COMPANY
Head Office: Toronto, Canada.

**Policyholders' Dividends**

The five year dividend results to policyholders in this company have been most gratifying and compare favorably with those of any other company.

**The Western Empire Life Assurance Co.**
WINNIPEG, MAN.

THE
**IMPERIAL**
GUARANTEE AND ACCIDENT UNDERWRITERS
Guarantee, Accident, Automobile, Burglary, Sickness, Plate Glass, Fire
HEAD OFFICE
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Established 1889. Telephones Elgin 4888 and 1041
**J. P. LANGLEY & CO.**
Chartered Accountants
J. P. LANGLEY, F.C.A.
Trustee in Bankruptcy Proceedings
McKinnon Building - TORONTO

**Ten Offices for the Investor's Convenience**

A network of private telegraph wires connects the ten offices of this company with each other and with leading financial centres.

It ensures a rapid, accurate and thoroughly comprehensive service for the sale, purchase or exchange of securities.

The advantages of dealing with an organization possessing such facilities for investment transactions will be apparent at once to experienced investors.

**JOHNSTON AND WARD**
171 St. James St., Montreal
Members: Montreal Stock Exchange, Toronto Stock Exchange, Montreal Curb Market, Winnipeg Grain Exchange, Chicago Board of Trade

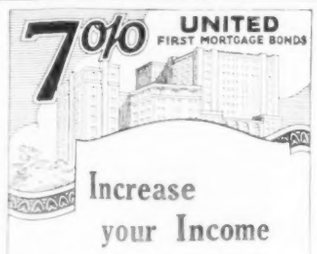
**Systematic Payments**

It is not a man's income, so much as his ability to conserve a part of his earnings and increase it by careful investing that spells success.

The development of odd lot and partial payment purchases of securities enables the investor to purchase good issues without waiting until he has accumulated a comparatively large sum.

Our interesting free booklet describing the terms and benefits of our plan of payment will be sent on request to anyone interested.

**J. M. ROBINSON & SONS**
Established 1889
BANKERS AND BROKERS
Tel. MAin 0382. P.O. Box 2316.
11 St. John St., Montreal.




**Increase your Income**

in re-investing funds maturing in January, look well to the income-return you will receive.

Nothing less than 7% per annum should satisfy you. United First Mortgage Bonds pay 7% and ensure you safety of principal.

They are secured by a 40% margin of excess security value in selected, income-bearing city property; they are surrounded by every safeguard ever devised by the legal profession; they are the obligations of responsible property owners and UNCONDITIONALLY GUARANTEED.

*Let us send you details of issues being offered now.*

**UNITED BOND CO. LIMITED**
HOWARD C. WADE, President.
WM. BROWN, Vice-President and Manager.
297 Bay St., TORONTO.
Imperial Bank Bldg., WINDSOR.

## The Attitude of the Grain Trade Towards the Pool

"IN ORDER that the public, which includes all business men and all farmers, may have a proper understanding of the position which the grain trade adopted at the inception of the Pools, a brief outline of their policy up to the present time is given below," says the Northwest Grain Dealers' Association in Bulletin No. 15.

"Everyone will agree that the Pool system of marketing was an experiment. If this experiment was to be given a thorough test as against the open market system it was necessary at the inception of the Pools that the grain trade should place all their facilities at the disposal of the Pool executive. This the grain trade willingly did under a contract whereby Pool grain was handled as the Pool executive desired, and at a remuneration less than it should have been, taking into consideration the capital investment. Pool officials have admitted from time to time that the elevator operators have carried out the terms of their contract in a very satisfactory manner indeed.

"In addition to handling the grain for Pool account, the elevator operators financed all Pool grain passing through their elevators as well, which was of great assistance to the Pools, as at the beginning the Pools had neither capital nor reserves.

"Notwithstanding the fact that, largely because of the great practical assistance of the elevator operators, the Pool system of marketing has had every opportunity to develop itself fully as against the open market system, the Pool system has not succeeded in its main aims and has not been able to secure a return equal to the average price in the open market. Pool theories and declared objects have not been accomplished and are one by one being abandoned by the Pool leaders.

"The literature which the Committee of the Northwest Grain Dealers' Association has lately been supplying to members and their agents has been circulated in order that there might be a proper and intelligent understanding of the results obtained by the Pool to date as compared to the open market system. All criticism in this literature is reasonable in character and is supported by facts.

"It is hoped this explanation will absolutely clear up, in the minds of the public, the position of the elevator operators. They have not hampered in any way the Pool executives in their operations up to date. If the Pools have failed to secure average prices, as compared to the open market system, it is the fault of the Pool system and not of the grain trade."

## National Railways Development in 1926

WHILE the year 1926 has seen little in the way of unusual or sensational developments from the operating end, so far as the Canadian National Railways are concerned, there has been a steady betterment over the System and results as a whole have been satisfactory, stated S. J. Hungerford, vice-president in charge of operation of the National System.

Probably the most spectacular development of the year, Mr. Hungerford stated, was the completion of the branch line which takes the Canadian National into the Rouyn gold mining area. Completion of the Dunblane bridge across the South Saskatchewan river was also important in that it connected important territories on both sides of this stream in southwestern Saskatchewan. Completion of the Hanna-Warden branch of the Canadian National provided an important transportation link and would bring the bituminous coal from the Brazeau fields into Southern Saskatchewan over a more direct route and also provided a more direct route for wheat from Southern Saskatchewan to Vancouver via Edmonton. Other lines which have been completed are largely colonization lines which have provided service for districts where such was required for development.

The completion of the line from Kamloops to Kelowna in British Columbia is outstanding in that it has taken the Canadian National into every important producing district, and has given vastly improved transportation facilities to that territory. The volume of traffic which has already developed has more than exceeded the company's expectations when the line was built, and the provision of motor ship service from Kelowna to points south has provided good connections for the southern points.

So far as the Hudson Bay Railway is concerned, the Canadian National has acted only as agents of the Federal Government in completing and rehabilitating that line. The steel was formerly as far as Mile 332 from The Pas, and about two-thirds of the work of rehabilitating that portion has been carried out this year as well as a small amount of work on the grade beyond Mile 332. It is the expectation that steel will be laid into Port Nelson by the end of 1927.

Substantial improvements have been made to the line to the Lake St. John Region of Quebec to care for the increasing volume of traffic incidental to the development of the pulp and paper industry and the aluminum plant there.

The Toronto Viaduct, or rather, that portion of the work and undertakings connected therewith devolving upon the Canadian National Railways has been carried on ener-

Dominion and Provincial Government Bonds
Municipal Bonds
Public Utility and Industrial Financing
Foreign Issues Quoted

**DOMINION SECURITIES CORPORATION LIMITED**
MONTREAL OFFICE 189 St. James Street — Established 1901 E. R. WOOD, President — LONDON, ENG., OFFICE No. 6 Austin Friars
Head Office: 26 King Street East TORONTO 2

**Western Homes Ltd.**
Mortgage Investments
Winnipeg—Canada
Capital Subscribed $2,500,000.00
Capital Paid Up 1,000,000.00
Assets of One Million Dollars invested in mortgages on moderately priced homes and well improved farms—the safest of all securities.

**INVESTING —BY MAIL—**
You can transact your investment business through our Mail Investment Department as easily and satisfactorily as you could in person at our office.
We invite correspondence from anybody who is interested in making and keeping sound investments.
**KIPPEN & COMPANY**
*INVESTMENT SECURITIES*
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Be sure your WILL is made, naming a strong TRUST COMPANY as your **EXECUTOR**
Ask for Booklet, "The Corporate Executor"
CAPITAL ISSUED AND SUBSCRIBED $1,172,500.00
PAID-UP CAPITAL AND RESERVE $1,259,430.16
**THE IMPERIAL CANADIAN TRUST CO.**
EXECUTOR, ADMINISTRATOR, ASSIGNEE, TRUSTEE, ETC.
Head Office: Winnipeg, Canada. Branches: Saskatoon and Calgary.

**McDougall & Cowans**
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Halifax, Saint John, N. B., Quebec, Ottawa, Toronto, Winnipeg.
*Connected by Private Wires*

ASSOCIATED ALL-CANADIAN INSURANCE COMPANIES

**The Toronto Casualty Fire & Marine Insurance Company**
HEAD OFFICE: TORONTO
President: G. LARRATT SMITH. General Manager: A. E. DAWSON.

**Merchants' and Employers' Guarantee & Accident Company**
HEAD OFFICE: MONTREAL
President: J. H. FORTIER. Managing Director: A. E. DAWSON.
General Manager: J. H. PIGEON.

**Canadian General Insurance Company**
HEAD OFFICE: TORONTO.
President: W. W. EVANS. General Manager: A. E. DAWSON.

# THE BANK OF TORONTO

## SEVENTY-FIRST ANNUAL GENERAL REPORT

### PROFIT AND LOSS ACCOUNT

| | | |
|---|---|---|
| The Balance at credit of Profit and Loss, on 30th November, 1925, was | | $ 322,079.94 |
| The Net Profits for the year, after making full provision for all bad and doubtful debts and deducting expenses, interest accrued on deposits and rebate on current discounts, amounted to the sum of | | 1,108,692.17 |
| | | $1,430,772.11 |
| This sum has been appropriated as follows:— | | |
| Dividend No. 178, Three per cent | $ 150,000.00 | |
| Dividend No. 179, Three per cent | 150,000.00 | |
| Dividend No. 180, Three per cent | 150,000.00 | |
| Dividend No. 181, Three per cent | 150,000.00 | |
| | | $ 600,000.00 |
| Tax on Circulation | $ 50,000.00 | |
| Reserve for Accrued Taxes | 100,000.00 | |
| Transferred to Officers' Pension Fund | 50,000.00 | |
| Written off Bank Premises | 150,000.00 | |
| | | 350,000.00 |
| Carried forward to next year | | 480,772.11 |
| | | $1,430,772.11 |

### GENERAL STATEMENT

30th NOVEMBER, 1926

#### LIABILITIES

| | | |
|---|---|---|
| Notes of the Bank in Circulation | | $ 8,295,608.00 |
| Deposits bearing interest, including interest accrued to date of statement | $72,041,970.14 | |
| Deposits not bearing interest | 16,397,284.56 | |
| | | 88,439,254.70 |
| Advances under Finance Act | | 1,500,000.00 |
| Balances due to other Banks in Canada (daily exchanges) | $ 566,088.88 | |
| Balances due to Banks and Banking correspondents in the United Kingdom and Foreign Countries | 1,345,189.32 | |
| | | 1,911,278.20 |
| Bills Payable | | 890,100.00 |
| Quarterly Dividend, payable 1st December, 1926 | $ 150,000.00 | |
| Dividends Unpaid | 1,415.00 | |
| | | 151,415.00 |
| Letters of Credit outstanding | | 1,800,260.38 |
| Liabilities not included in the foregoing | | 286,167.59 |
| | | $103,274,083.87 |
| Capital paid up | $ 5,000,000.00 | |
| Rest | 7,000,000.00 | |
| Balance of Profit and Loss Account carried forward | 480,772.11 | |
| | | 12,480,772.11 |
| | | $115,754,855.98 |

#### ASSETS

| | | |
|---|---|---|
| Current Gold and Silver coin | $ 423,300.81 | |
| Dominion Notes | 6,227,540.00 | |
| Deposit in the Central Gold Reserves | 4,055,866.66 | |
| Deposit with the Minister for the purposes of the Circulation Fund | 256,775.57 | |
| Notes of other Banks | 603,845.00 | |
| United States and other foreign currencies | 84,956.88 | |
| Cheques on other Banks | 6,745,852.62 | |
| Balances due by Banks and banking correspondents elsewhere than in Canada | 2,163,069.17 | |
| Dominion and Provincial Government Securities, not exceeding market value | 19,599,837.11 | |
| Canadian Municipal Securities and British, foreign and colonial public Securities other than Canadian not exceeding market value | 3,995,362.46 | |
| Railway and other Bonds, Debentures and Stocks, not exceeding market value | 3,715,418.67 | |
| Call and Short (not exceeding thirty days) Loans in Canada, on Bonds, Debentures and Stocks and other securities of a sufficient marketable value to cover | 7,168,674.39 | |
| | | $ 55,040,499.34 |
| Other Current Loans and Discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful Debts | $55,218,499.96 | |
| Non Current Loans (estimated loss provided for) | 154,371.24 | |
| | | 55,372,871.20 |
| Mortgages on Real Estate Sold | | 216,629.89 |
| Liabilities of Customers under Letters of Credit, as per contra | | 1,800,260.38 |
| Bank Premises, at not more than cost, less amounts written off | | 3,324,595.17 |
| | | $115,754,855.98 |

W. G. GOODERHAM, *President.*
JOHN R. LAMB, *General Manager.*

TORONTO, *30th November*, 1926.

### AUDITORS' REPORT TO THE SHAREHOLDERS

*To the Shareholders of The Bank of Toronto:*

We have examined the books and accounts of The Bank of Toronto at its Head Office and have been furnished with certified returns from the branches, and certify that the above statement of liabilities and assets as at 30th November 1926, is in accordance therewith and in our opinion discloses the true condition of the Bank. The Bank's investments and the securities and cash on hand at the Head Office and at the Toronto and Montreal Branches were verified by us as at 30th November, 1926. We have received all the information and explanations we have required, and all transactions of the Bank which have come under our notice have in our opinion been within the powers of the Bank.

D. McK. McCLELLAND
*of the firm of Price, Waterhouse & Co.*
A. B. SHEPHERD
*of the firm of Peat, Marwick, Mitchell & Co.*

TORONTO, 20th December, 1926.

## Are You Confident Your Will is Right?

A MAN who takes these three precautions will secure real peace of mind about his will.

1. Have a lawyer draw the will.
That saves the danger of litigation made possible by technical irregularity.

2. Discuss its practical provisions with this Company.
Our wide experience in Executorship might suggest a more practical method of achieving the result in mind.

3. Name the Canada Permanent as Executor and Trustee.
That places all the experience and all the corporate judgment of this Company at the service of the family. They are assured a permanent executor, a responsible trustee, a regular income.

For the sake of your own peace of mind and your family's happiness, make sure your will is drawn and executed so as to secure the very important ends you have in view.

THE CANADA PERMANENT TRUST CO.
Paid-up Capital One Million Dollars
Toronto Street Toronto.
Manager, Ontario Branch - A. E. HESSIN 25



## Greenshields & Co

announce the admission of
Raymond Allan and
Joseph H. Copeman
to partnership in the firm

MONTREAL: 17 St. John Street

*December 27th, 1926.*



**WILLIAMS, PARTRIDGE & RAPLEY**
LIMITED

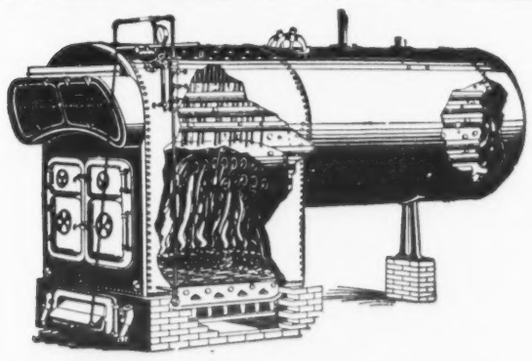
have pleasure in announcing
the appointment of

**WINFIELD P. RAPLEY**

as Vice-President

171 St. James Street
Montreal





A Portable Firebox "Inglis" Heating Boiler, "Inglis" Heating Boilers (portable and brickset) are built in all sizes, large and small. Specifications gladly supplied on request.

## BUILT TO STAND THE TEST OF TIME

**Dependability — under all conditions — the finest of materials and workmanship — rugged simplicity and low maintenance cost, has been built into every boiler or pump made by the John Inglis Company, Limited, since its inauguration, 60 years ago.**

**Ample evidence that this high standard has always been maintained is shown by the fact that Inglis installations have been giving, and are still giving, years of satisfactory service in every corner of the Dominion.**

**Use our Consulting Bureau. There is no obligation whatever for advice given on your engineering problems.**

**The John Inglis COMPANY LIMITED**
14 STRACHAN AVENUE, TORONTO, ONT.
405 POWER BUILDING, MONTREAL, P. Q.


getically during the past year and substantial progress has been made.

A new freight yard, to facilitate and cheapen the handling of traffic through Niagara Falls is approaching completion and this will improve the handling of freight through this gateway.

At Halifax, the Company has completed landing sheds 21 and 22, situated on the passenger quay and this will mean a great improvement in facilities for the handling of immigrants, in connection with the other works now under way.

At Minaki, Ontario, and Jasper, Alberta, where summer hotels of the Company are located, extensive improvements are being carried out. At the former the new central Lodge is now practically completed, while at Jasper, improvements now under way will make better facilities for the comfort and convenience of guests during 1927.

Grading work carried out on new lines during 1926 consisted of 64.9 miles of grading and there were 116.5 miles of tracklaying.

Projects requiring an outlay of $100,000.00 or more, which were undertaken during 1926 were as follows:—

Construction of transit sheds at Halifax Ocean Terminal, N. S.

Standardization of gauge of the Souris, Georgetown, Montague, Kensington and Elmira subdivisions, Prince Edward Island.

Train shed, and track rearrangements at St. John, N. B.

Construction of new yard and engine facilities at Jonquirre, Saguenay subdivision, Quebec.

Grade separation between Bathurst Street and Logan Avenue, Toronto.

New engines and car facilities and new freight yard, Toronto.

Construction of new yards near Clifton Junction, Niagara Falls, Ontario, and new connecting track from west end of new yard to the Wabash Division.

Construction of three-track ferry slip and necessary trackage at Windsor, Ont.

Replacing timber trestle with stool viaduct at Mile 32.9, Amos subdivision.

Reconstruction of hotel accommodation at Minaki, Ontario.

Construction of a new connection near Solomon, Alberta, between the Canadian Northern and Grand Trunk Pacific Main Lines and rehabilitation of the Grand Trunk Pacific line between the new connection and Obed, Alberta.

Additions and improvements to Jasper Park Lodge, Jasper, Alberta.

Filling timber trestle at Mile 17.1, Clearwater subdivision, B. C.

Extending roadway and installing sewer, Vancouver, B. C.

The increased volume of traffic has greatly increased the number of sleeping cars in service.

In regard to radio service, the company is operating radio equipped cars on its most important trains, serving sections as follows:—Montreal-Vancouver; Toronto - Winnipeg - Vancouver; Montreal-Toronto-Chicago; Montreal-Boston; Montreal-Halifax and Montreal-Quebec.

### Twin City Acquires Taxis

THE Twin City Rapid Transit Company have acquired the five major taxicab companies in Minneapolis. Thus the traction company virtually controls public transportation in Minneapolis and St. Paul. The deal was completed when the street car company obtained a majority of the capital stock of the Yellow Cab Company of Minnesota, a holding corporation for the five taxi lines, which were merged on Dec. 23. The five lines have a total capital stock of nearly $1,000,000, and have been operating about 400 cabs. The traction company have been operating several bus lines.

### Keystone Mining Company's Work Encouraging

SHAREHOLDERS of the Keystone Mining Company, Limited, in British Columbia, will be interested to know that progress has been made in the development of the company's property in the Alice Arm District during 1926. The work is of a more permanent nature, and the results so far have been encouraging. The new tunnel has been opened and driven into the mountain a distance of 392 feet, with a 38 foot cross-cut or a total of 430 feet, and the net or immediate cost did not exceed $12.53 per foot. This is an unusual record for any mine in that vicinity. The tunnel is approximately 5 feet wide and 7 feet high, and has rail track and ore car installed. The mouth of the tunnel is about 2,020 feet elevation. The original tunnel was at about 2,247 feet elevation, and extended in about 48 feet. A bunk house was built in 1924. During 1926 the following cabins have been built: Cook house, superintendent's cabin and office, blacksmith shop and powder house. The trail has been re-made, from the lowlands near Silver City up to camp, about three miles in length.

The new tunnel parallels a good shoot of ore and is headed for the main ore body at depth as shown on the surface. It is expected that the tunnel will reach this ore body within a distance not over 200 feet. The ore has been traced on the surface 2,500 feet in length. The annual assessment work has been performed and recorded. All operating expenses at the mine have been paid.

The company now holds 16 claims, two of which were located and recorded in the company's name during this year. "The John Boy" and the "Brownie Fraction".

The share capital (capital stock) is (up to and as of November 1st and 29th, 1926) held as follows:—

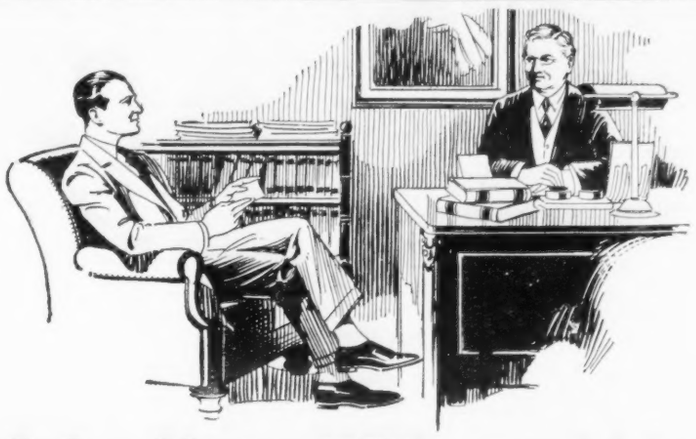
Held by Shareholders (36), 106,280.10 Shares.

In Treasury (belonging to Company for promotion purposes), 25,541.20 Shares.

Unissued and unsubscribed for, 68,178.70 shares.

Total Capital Shares, 200,000.00 shares.

Next spring the company plans to resume operations at the mine, penetrating the main ore body and blocking out ore, according to information from the B. C. Chamber of Mines. As soon as sufficient ore is blocked out it is planned to construct a tram from the mine down to tidewater, a wharf with bunkers and concentration mill.

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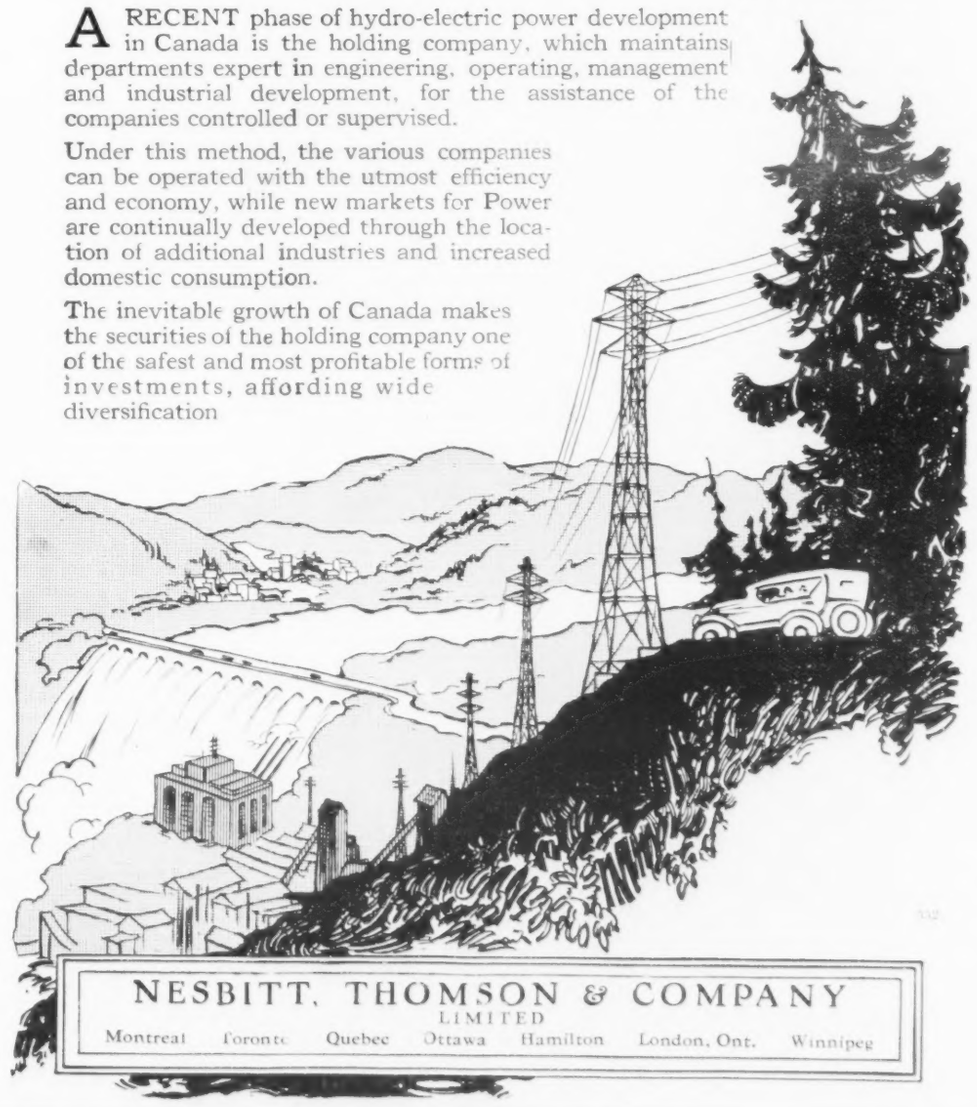
The inevitable growth of Canada makes the securities of the holding company one of the safest and most profitable forms of investments, affording wide diversification



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Assets under administration exceed $370,000,000

330

FREDERICK PALMER
British marine expert, who has been commissioned to investigate the harbor facilities of Port Nelson in connection with the Hudson's Bay Railway project.

## Howey Gold Mines, Ltd.

### No Cause for Worry About Finances — Several Million Dollars in Ore Already Indicated

*By J. A. McRae*

HOWEY Gold Mines, Ltd., has received $500,000 with which to commence development of its properties in the Red Lake gold area. The money was raised through sale of 1,000,000 treasury shares at 50 cents per share. The offering was made privately and quietly. Almost before the principals realized it, the entire amount had been oversubscribed. Testifying to the high regard in which the property is held, is the class of individuals who are among the chief subscribers. Among these are mentioned Albert Wende, Harry Oakes, Harry Kee, James Dunn, William Wright, and many others from among the more conservative mining men of Northern Ontario.

The company is capitalized at 5,000,000 shares. The original Howey-Red Lake Syndicate is owner of 2,500,000 shares—or an equivalent of 500 shares of Howey Gold Mines for each of the 5,000 Howey-Red Lake units outstanding.

The sale of 1,000,000 treasury shares places the company in the position of having $500,000 in cash, and with 1,500,000 treasury shares still on hand. The cash is adequate to provide a mining plant good for mining to a depth of 1,000 feet and to cover all development costs to that depth. It is probable the work will take the form of a three-compartment shaft to 500 feet in depth, and with extensive lateral development at 125, 250, 375 and 500 ft. levels.

Hydro-electric power will not be necessary for another year or more. Estimates have been made that a transmission line could be extended from Northern Manitoba to the mine at a cost of $100,000. However, from general knowledge of the cost of erecting power lines in new country it is evident the cost in this case could reach close to $200,000.

At any rate, Howey does not appear to have any cause for worry with regard to finances. It is believed that the developments during the first year will put the mine in shape where any further financing can quickly be taken care of through sale of additional treasury shares.

As to this, the feeling exists that those who have subscribed for the first 1,000,000 shares may be given valuable preference rights when the time arrives to issue additional treasury stock with which to finance mill construction as well as provide hydro-electric power. Should this prove to be the case, no matter how well the mine may develop, it might be found that present shareholders would be offered additional treasury shares at a price perhaps not much higher than the initial offering. Even through sale of the remainder of the treasury stock at 50 cents per share the company would have an additional $750,000 with which to provide mill and power. This would be ample for a plant of 500 to 750 tons daily capacity.

The development of the mine will commence under particularly favorable circumstances. This is because of the fact that preliminary exploration has already indicated several million dollars in ore, and with mineralization continuing strong at the point where exploration was discontinued.

High tribute is being paid to the manner in which J. E. Hammell conducted the affairs of the company through a difficult period, and equally high tribute is being extended to those who have placed financial resources at the disposal of this pioneer company in the new mining district of Red Lake. Outstanding credit is given to Douglas Wright, that highly capable geologist who, from the beginning, has shown the courage of his favorable convictions with regard to Howey Gold Mines.

ONE of Canada's leading bankers who believes that success is usually a reward for hard work, and that those who are afraid that elbow-grease will soil their shirts usually fail, tells the following incident as reported by one of the bank's managers in Northern Saskatchewan: "A number of farmers have purchased land in this district this autumn. One of the settlers purchased a quarter section (160 acres) of raw land. The local real estate agent accompanied him to assist in selecting a likely spot for his house and well. On arrival on the farm at four o'clock in the afternoon the settler immediately procured his evening meal by slaying a rabbit with a well-aimed throw of a large stone. A fire was built immediately, and in short order the rabbit was cooking over a fire in the open. While waiting for the meat to cook our settler commenced digging a cellar for his new home. It is almost a foregone conclusion that this man will make good."


*Government*
*Railroad*
*Steamship*
*Public Utility*
*Industrial*

## Fifteen Opportunities For Sound Investment—

Following are fifteen issues which bear our recommendation and which are typical of the diversified character of our offerings:—

| Issue | Due | Price | Yield |
|---|---|---|---|
| Dominion of Canada Guarant'd 5's (Issued by Canadian National Railways) | 1954 | 102.50 | 4.83% |
| *†Com'th of Australia (External) 5's | 1955 | 97.75 | 5.12% |
| *†Argentine Govt. (External) 6's | 1959 | 98.25 | 6.11% |
| *†Kingdom of Belgium (External) 7's | 1956 | 102.00 | 6.85% |
| *†City of Copenhagen (Ext.) 5½'s | 1944 | 99.50 | 5.53% |
| Canadian Pacific Railway 5's | 1934 | 100.25 | 4.95% |
| †Canada Steamship Lines 6's | 1941 | 97.00 | 6.30% |
| †Gatineau Power Co. 5's | 1956 | 95.50 | 5.30% |
| Montreal Tramways Co. 5's | 1955 | 95.00 | 5.35% |
| Canada Cement Co. 6's | 1929 | 102.25 | 5.18% |
| †International Paper Co. 6's | 1955 | 100.00 | 6.00% |
| †Swift & Co. 5's | 1932 | 99.37 | 5.13% |
| †Porto Rican Amer. Tobacco Co. 6's | 1942 | 99.00 | 6.10% |
| *†Vertientes Sugar Co. 7's | 1942 | 100.00 | 7.00% |
| *†Saxon Public Works Inc. (Ext.) 7's | 1945 | 101.75 | 6.82% |

* Listed on the New York Stock Exchange.
† Principal and interest payable in New York funds.

Upon request we will forward a circular giving full particulars of any of the above issues which are offered subject to prior sale and change in price. Investors who wish to keep in touch with desirable high-grade offerings selected from the bond markets of the world, will be sent each month during the coming year, our publication "Investment Securities." The January edition is now ready.

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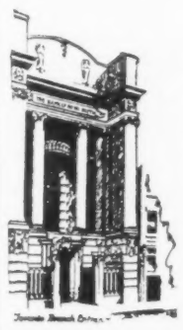

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Capital, $10,000,000 Reserve, $19,500,000
Total Assets, $245,000,000



## The Story of 1926

The results achieved by The Imperial Life Assurance Company of Canada in 1926 as indicated by the figures given below will be very gratifying to policyholders and others interested in the Company's progress:

| | 1916 | 1921 | 1926 |
|---|---|---|---|
| Assurances in force | $55,084,130 | $128,968,720 | $218,230,511 |
| Assurances Issued | 10,380,840 | 23,136,261 | 37,110,654 |
| Total Assets | 12,974,417 | 22,079,986 | 40,124,052 |
| Premium & Interest Income | 2,659,418 | 5,488,584 | 10,041,402 |
| Policy & Annuity Reserves | 10,021,809 | 18,511,054 | 33,552,129 |
| Payments to Policyholders | 650,110 | 1,605,610 | 3,236,637 |

The millions of dollars of Reserves held by The Imperial Life are calculated on so strong a basis that interest earnings of only 3% are sufficient to maintain them. The difference between this 3% rate and the 6.21% actually earned gives an exceptionally wide margin for policyholders' profits and security.

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SATURDAY NIGHT
WOMEN'S SECTION

TORONTO, CANADA, JANUARY 15, 1927

## The Latch Key — A Mystery Story

*By Hilda Ridley*

ON A rather gloomy morning in early November, young Edward Houghton, medical student, took his usual short-cut across fields to the University. That others sometimes used this "cut" was shown by the faintly beaten path, but Edward seldom encountered these wayfarers. He swung along on this particular morning, hands in pocket, nonchalant, free from care—and then out of the murkiness, so it seemed, emerged suddenly the figure of a young boy, with a face whose whiteness appeared almost phosphorescent in the gloom.

"A man's been shot!" he cried breathlessly. "I heard the shots, but when I came there was no one—but the man—and I guess he's dead."

Edward hastily followed the boy a few steps to a place where, across the path, lay a prostrate figure. Quickly Edward examined it, straining eagerly to catch some evidence of life. He noticed, with horror, the fresh wound on the side of the head.

"That's been caused by a bullet!" he exclaimed; "but there's no trace of a revolver. It's a case of murder!—and the murderer can't be far off."

He sprang to his feet and scanned, as best he could, the surrounding country.

"Oh, sir," cried the trembling boy, "I was driving our delivery wagon on the road over there,"—he pointed in the direction—"you know it's some distance—and when I got here I found—this!"

"You've got a cart, eh?" said Edward curtly. "Well you know the police headquarters down on Windsor Street, drive for all you're worth for the police."

The boy sprang away, and Edward was left alone with the corpse. It was that of quite a young man, decently dressed. A tremendous curiosity took possession of him. He carefully examined every inch of the ground that surrounded the man, and then went farther afield. But in spite of a rigorous search, he could find no trace of a weapon.

It was about three feet from the place where the body lay that he made a discovery—it was just a latch-key, but a key with a curious indentation upon it. As Edward examined it, the most keen excitement fired his pulses. Suppose the key belonged to the murderer!—what a clue it would be and what a fertile field for investigation it would open up! Young Houghton had been delving into detective stories and reading famous criminal cases in his spare moments, and it seemed to him that an adventure of a peculiarly alluring nature had befallen him. Here, he felt, was a real opportunity to exercise his dormant detective powers. Suppose he kept that key! He thought little about the ethical side of the matter. He honestly believed, with the arrogance of youth that he could play the part of a detective to as good a purpose as some of the trained men of whose thick wits more than one Bramleyan had complained. After a moment's hesitation, he crossed his Rubicon, and slipped the key into his pocket.

In less than half an hour the boy returned with a medical officer and two policemen. The officer, after a brief examination of the body, corroborated Houghton's verdict. Death, he claimed, had taken place instantaneously, as the direct result of the bullet wound. He then proceeded to search the clothes of the man. Presently he drew forth from a pocket a torn envelope on which was inscribed the name, "Gerald Clarkson," and a street address. A card, bearing the name of a well-known business firm followed.

"I guess there won't be much difficulty about proving the identity of this young man," said the officer. "I surmise he is Gerald Clarkson, who lived not very far from here and that he was on his way to work when this tragedy happened."

He had already ascertained all the possible facts bearing on the situation from the boy who had brought him to the scene, but he now questioned Houghton rigorously. Strangely enough he did not for a moment shake the young man in his resolution to say nothing of the latch-key. The policeman, in the meantime, had made a thorough examination of the surrounding territory—but to no avail—and Edward secretly trembled with excitement and some apprehension as he realized that he possessed what might be the only clue to so gruesome a tragedy.

The Medical Officer ordered that the body be taken to the Morgue. Identification soon took place. A weeping, widowed mother claimed the body of her boy, who had been almost the sole means of her support. He was a clerk in a wholesale grocery firm, who had worked steadily for long hours at duties that brought him but a meagre salary. At the inquest which followed two days later it was shown that Gerald Clarkson and his mother had lived very quiet lives. His employers spoke highly of the industrious nature of the young man. He had minded his own business, as they expressed it. The lad, in the opinion of acquaintances, had been kept with his nose too close to the grindstone. He had never been known to "keep company" with any girl or to "chum" with any young fellow. Indeed the whole case seemed to be shrouded in impenetrable mystery. In bringing in their final verdict, after a prolonged inquiry, the jury found that young Clarkson had met his death at the hand of a person or persons unknown.

Young Houghton, in the meantime, had made a careful record of the Clarkson's few acquaintances. It was not long before he had made a test of the latch-key not only upon the door of the murdered man's modest abode, but upon the doors of all who had known him. When he found that the key failed to fit the locks of any of these, he went farther afield.

From this time a subtle change took place in the character of a young fellow who had always been imaginative. Edward had no near relatives who enjoyed his confidence. His parents had died when he was a mere child, and his uncle, who had assumed guardianship of him and his meagre income, was uncongenial. Alone with his secret, he brooded over it until it became almost an obsession. A psycho-analyst would have said that he had become the victim of a very serious "complex." He had attached the key to a black cord that he wore under his shirt, and he delighted like an anchorite in the feel of the steel against his skin. No matter to what home he was invited by a kindly host, the dark odor of suspicion, in the shape of the key, accompanied him.

"Perhaps," he thought, "the key will fit the door of this house. Who knows? Who can tell what lies beneath the surface of human nature?"

It was this reflection that acted as a formative influence in his life. He was always endeavoring to penetrate beneath the surface of those with whom he came in contact—always discounting the outward and plausible aspect and looking deeper. When he became a practising physician this bias affected his reputation. He was conceded to be a clever doctor, but his patients confessed that they were just a little afraid of him. He had a disconcerting manner of looking at them as if he were probing their innermost selves. He lacked that geniality that so often atones in doctors for the absence of great skill, but he invariably cured his patients, and often by a mental diagnosis. If one of his patients suffered from some malady of the soul or mind, Houghton was swift to discover it and to base his prescription upon what he had divined. In a larger city to which he presently received a call, his fame as a physician of the mind as well as of the body grew. Nevertheless there was an aloofness about him which served to keep him from making intimate friends. Women, old and young, frequently idolized him, but he appeared indifferent to them. His nearest approach to the making of an intimate friend was with a young fellow some five or six years his junior whom he had attended during an illness.

This young man, Hugh Leyton, had come to the great city to try his hand at literary work. As he wrote "high brow" stuff, and delved deeply into the profundities of philosophy, it can easily be conceived that his literary path was beset with difficulties. Fortunately, he had private means, but his proud young spirit suffered fiercely from the repeated rejections that rewarded his efforts to project himself into print and when Edward made his first professional visit he was on the verge of a nervous collapse.

It did not take Houghton long to diagnose his case. The life of isolation and preoccupation with abstract ideas accounted for the condition of a young, highly-strung fellow, just released from a university, and with little knowledge of real life. He prescribed membership in a club, theatres, and the cultivation in general of the concrete. Nevertheless he felt himself curiously drawn to this young man whose affinity to himself, mentally and spiritually, he recognized. These two, with a decade between them, found themselves enjoying the rest of a communion that sprang from harmony of thought and temperament.

There was a photograph of a young woman in Hugh's room that had drawn Dr. Houghton immediately, partly because the face resembled so strikingly the face of his friend. Hugh had explained, with pride, that this was his sister—his "big sister," as he called her—and in the weeks and months during which their intimacy grew stronger, Edward heard a great deal about this sister. According to Hugh, she was a paragon of beauty and wisdom. She had read widely and was also a musician. Rather a serious girl, Edward took her to be, with an unusual mind. He found himself forming a mental picture of what a feminized counterpart of Hugh might be—Hugh with his light brown hair that had the sheen of gold upon it, and his large blue-grey eyes that looked out so wistfully beneath dark eyebrows—Hugh, with the face that had the stamp of thought and aspiration upon it.

When the Christmas holidays approached, Hugh urged his friend to accompany him to his home in the country for two weeks of well-earned rest. Weary with the extra work entailed by an epidemic of influenza that had descended suddenly upon the city during the previous month, Houghton gratefully accepted the invitation. Hugh's father had died in his early youth, but his older brother, Martin, played the part of a kind of squire in the rural community where the Leytons owned the largest farm for miles around. "The Grange" as their home was called, was a handsome grey-stone building, set imposingly on a hill. Edward never forgot the warmth of the welcome that ensued when the great oak door of Hugh's home swung open to receive the Christmas visitors. In the hall which was patterned on the English plan, a fire blazed on the huge hearth. The fragrance of chrysanthemums and the gleam of holly and mistletoe greeted them. A white-haired lady, wearing an old-fashioned cap adorned with lilac-colored ribbons, who, Edward knew immediately, must be Hugh's mother, stood ready to embrace her boy and to give his friend a cordial welcome. A tall, ruddy-complexioned, rather heavily built man, many years Hugh's senior, was introduced as Martin Leyton—and then Edward saw, hovering in the background, the slim figure of a girl, who, when she emerged a little out of the shadows, he recognized as Hugh's sister—Helen—like her photograph, but more beautiful, he thought. The blue-grey eyes looked into his with a friendly glance, as if their owner had heard a good deal about this tall, dark, grave young man, and had liked what she had heard.

Just as he and Hugh had taken immediately to each other, in accordance with some mysterious principle of elective affinity, so these two—the young woman and the young man — found themselves strangely *en rapport*. Instinctively Edward felt that his intimacy with the brother had been but a prelude to the music of a deeper relationship with the sister. They did not say very much on that first evening but when they spoke, each had the consciousness that he or she was understood and adjudged by some kindly adjudicator, who, penetrating beneath looks, actions, and words, found the essential self. The plummet of Edward's analytical mind was not sensitively withdrawn by encounter with hypocrisy or artifice, but found itself sinking restfully into depths which contained perhaps a little of sorrow and disillusion, but nothing that repelled.

Indeed with the whole family Edward found himself curiously at home. Never had he spent a more delightful Christmas than the one that presently dawned upon him at "The Grange." He enjoyed especially the evenings which were often spent by the music-loving family in a form of Chamber Music—the brothers taking the parts of 'cello and violin, and the sister accompanying them on the piano. Edward himself possessed a good baritone, and he and Helen, who had a pure soprano, soon learned to sing together. The Leytons, too, were popular in the community, and Edward found himself attending more than one country dance. On each occasion he discovered that Helen, in spite of the competition of younger girls, was always the belle. Her charm and social distinction, however, were on a different plane from the attractions of those of her coterie, and it was the consciousness of a subtle difference in her, perhaps, that served to protect her from familiar advances. With a pang, Edward realized that Helen, with apparently everything in her favor, was rather a lonely young woman. Her language was not quite the language of the community in which she lived, but with a strange joy he realized, more and more, that it was a language that he keenly appreciated, and to a certain extent understood.

The Christmas holidays, however, were all too short, and had it not been for an occurrence that took place a few days before the return of the young men to the city, the relationship between the doctor and Helen might have remained in an indeterminate state. It happened that Helen and Martin had received a pressing invitation to take part in a concert in a nearby town, and Hugh took the opportunity of carrying off Edward to spend the evening with the village physician. Edward was delighted with the conversation of one who seemed to him to be a specimen of those gifted spirits that are occasionally found in secluded districts. At about midnight Hugh laughingly declared that he believed the two doctors were in for a night session and that he would go home. It was with a start that Edward himself realized the lateness of the hour when he at length rose to leave the village Aesculapius. To his dismay, when he reached "The Grange," which was only a few feet distant, he found that it was apparently in complete darkness and that all the doors were locked. He had evidently been overlooked. He rang, but elicited no response, and then he remembered that the day before someone had remarked that the bell was out of order. He knocked once or twice, but it was a windy night, and he realized that, unless someone in the house were wide awake, this method would be ineffectual. He had just made up his mind to return to the doctor's house when an old instinct impelled him to draw the latch-key, which he still wore round his neck, from its hiding place and apply it to the lock. In all his experience he had never discovered that this key came even approximately near fitting the locks of the many doors on which he had tried it; but now to his extreme amazement, he found the key slipping into the lock as smoothly as if it had at last discovered its proper complement. Edward slid into the hall without realizing just for the moment what his ability to do so portended. At the same moment he saw a figure in white advancing towards him. It was Helen, her lovely hair shining like an aureole in the light of the candle which she carried. She wore the white opera cloak in which she had set forth to the concert.

For a moment, in the sudden joy of seeing her, Edward gazed at her speechlessly, and she, too, in the strange, sweet silence that had fallen upon them, returned something of the joy of his look. At last she spoke: "I haven't been in long—and I thought I heard someone knocking—and then I remembered the bell was out of order, that someone might be locked out. Martin took it for granted that everyone was in when we came home and locked up for the night."

"Naturally," said Edward. "I've no business to be so late."

"But you're in," laughed Helen. "How did you *get* in?"

"With a key—a latch-key, of course," returned Edward hastily.

"But I thought there was only one latch-key extant, and that Martin had that," persisted Helen.

"The key I had happened to fit," explained Edward lamely.

"Oh-h!" Helen's voice was rather vague.

In truth they were not very conscious of what they were saying, for while they had been talking their eyes had been holding a communion that was of a much deeper import—or so it seemed to them — than the words they exchanged.

Helen slipped up the stairs ahead of him, lighting the way with her candle, and at her bedroom door she turned to say good-night—simple words, but surcharged with meaning. He knew then that each understood the other—that words would be superfluous. But with all the joy that had come to him he was conscious of something beneath it, biding its time—sinister and dark. Before he put out his light he removed the key and dropped it into a drawer. He would fain have dropped it thus easily from his life; but inexorably, as the silence and darkness closed round him, the sinister under-current swelled until it threatened to inundate all his new-found joy. How came it about that that key fitted so perfectly that lock?—that he had at last found that for which he had so long sought? He did not sleep very much for the remainder of the night.

At the breakfast table he thought that Helen, too, looked as if she had not slept. There were dark shadows beneath her eyes, and she was paler than usual. She seemed, however, to be in good spirits.

"What do you think we did last night, Martin," she exclaimed. "We locked out Dr. Houghton."

"Oh, I say, doctor, I'm awfully sorry!" apologized Martin. "We were so late getting home, and I saw Hugh was in and naturally thought, as you went out with him, that you had turned in too."

"Of course!—don't say anything more about it!" said Edward, concentrating upon his bacon and eggs.

"But, poor old Eddie, you couldn't have returned till the wee, sma' hours—or not so small at that!" exclaimed Hugh, wonderingly. "I should have remembered that there's only one latch-key in the place, and that Martin owns it. I suppose you had to ring and make a noise."

"No," said Helen quietly, "you forget, Hugh, the bell's out of order. He did knock once or twice, but if I hadn't been up I shouldn't have heard him. However, when I came downstairs to see who was there I found him already in the hall."

"But if he hadn't a key, how did he get in?" asked Mrs. Leyton in a puzzled voice.

Edward mumbled something under his breath, as the four pairs of eyes curiously regarded him—and Helen reiterated gently—

"How did you really get in, Dr. Houghton?"

"Well—er—the fact is I thought I told you I happened to have an old key," stammered Edward, "and it chanced to fit your lock—a very fortunate fluke, you know."

"Oh, a most remarkable coincidence," said Helen, still gently.

"Dear me!—a strange latch-key!" exclaimed Mrs. Leyton in rather a fluttered voice. "And I thought we had ours especially contrived—our locks, I mean, so that only a particular kind could fit. You see in this secluded place, Dr. Houghton, one has to be so careful!"

"It is remarkable," said Martin heavily. "I should just like to take a look at that key of yours, doctor."

"I haven't it with me," replied Edward, wishing that he had long ago flung the key into some fiery furnace that would have consumed it utterly.

But even as he spoke he found himself making a swift calculation: this country house was only fifty miles from Bramley!

"Will you show me the key after breakfast, Dr. Houghton?"

It was Helen who spoke, and as she looked directly at him Edward thought he saw in her eyes a challenge that was almost hostile.

The other members of the family appeared to forget the incident. Martin spoke of the concert of the previous night at which, he declared, Helen had distinguished herself.

But after breakfast, as he knew she would do, Helen reminded Edward of his promise.

"I will bring it to you in the library," he said in a low voice.

A great depression had settled upon him. In his bedroom he removed the black ribbon, and taking the key he went with it to the library.

"Here is the magical key, Miss Leyton," he said, attempting to speak lightly. He held it out, and was never more conscious than at that moment of the deep indentation that made it unique.

The moment Helen saw the key he observed, with dismay, that all the color left her cheeks. She did not attempt to disguise her feelings. White and trembling, she confronted him.

"Are you a detective?" she said, speaking in a low voice, charged with suppressed emotion.

He stared at her, thunderstruck. "Good Lord!—what do you take me for?" he gasped.

"I thought I knew yesterday," she said bitterly; "but I don't know to-day—altogether. Don't let us split straws. If you are not actually a detective, you are doing detective work; otherwise you would not be in this house with that key."

He staggered. At last—at last, after many years, he was going to find the solution of the mystery that had eluded him! And how fervently he wished that his boyish arrogance and duplicity had not been the means of bringing upon him this Nemesis that had in it the elements of a Greek tragedy! For what situation could be more ironical than that of seeing the woman he adored—who only the night before had regarded him so kindly—now confronting him with large, scornful eyes, with white face, and trembling lips?

"Oh, it is useless to deny it!" she cried. "You know something!—otherwise you would not have that key!"

With a mighty effort, he recovered his grip upon himself. "I will tell you what I do know," he said quietly, "and you will see that it is very little."

In as few words as possible, he related to her the tragic happening of the memorable day of his youth. He confessed, with shame, his boyish duplicity, and spoke humbly of the deleterious effect that he believed it had had upon his life. Truth was stamped upon his countenance as he spoke, and as the girl regarded him, something of the hunted fear in her eyes subsided.

"Thank you," she said. "I am inclined to believe you are speaking the truth when you say you know nothing more than what you have told me. But I must test you. Will you submit to a test?"

"Indeed, I will!" he replied, earnestly.

"Then come with me," she said. "In the back garden there is an old well—a well, I believe, that has lost its artificial bottom, and is practically a bottomless pit. Into that well we will drop this key, and only you and I henceforth will know where it is—but we shall not be able to recover it. Do you consent?"

Her face raised to his with its distrait look, appeared almost Ophelia-like. He gazed at her a moment in silence, and then bowed his head.

"Yes," he replied, and all his faith in her was conveyed by the simple word.

She led the way to the back garden at the foot of which was the well. They stood together at its brink.

"When I count 'three'," whispered the girl, "drop the key."

She began—"One—two—" and then paused.

"Hold the key a moment," she said, speaking in a changed voice. "You have shown your faith in me—and now I will show mine in you."

But he demurred. "Let me drop it, dearest. Oh, if you knew how glad I should be to have the accursed thing out of my life forever!"

She closed her eyes. "I can believe it, Edward," she

(*Continued on Page 24*)

A DISTINGUISHED LADY OF WHOM CANADIANS ARE VERY PROUD

Lady Simson, O.B.E., wife of Sir Henry Simson, the widely known English surgeon, and daughter of Commander C. A. B. Pocock, R.N. Lady Simson is perhaps better known as Miss Lena Ashwell, the actress. She did splendid work during the Great War in organizing entertainment for the troops. Lady Simson as a girl lived in Toronto and was educated at the Bishop Strachan School.

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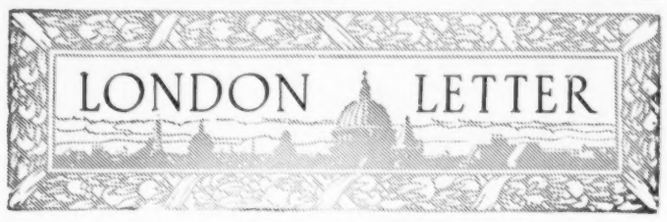


A SCOTTISH friend who knows almost as much about Canada as most of us who were born in the Dominion, is very enthusiastic about the Wolfe dinner which alas! has not yet taken place at the time of writing.

**The Wolfe Dinner**

He has kept closely in touch with the history of Canada, and is naturally interested in the fact that so many Scots were associated with the early days of the Dominion and that so many are still prominent in the lists of Canada's distinguished sons. Certainly, apart from Scots and their share in the making of Canada, the Wolfe Society Dinner, which the Prince of Wales is to attend, with Lord Byng in the chair, promises to be a remarkably interesting event.

* * *

INCIDENTALLY I am sometimes surprised that comparatively few Canadian visitors go to see the Wolfe house at Westerham, or manage a trip to Greenwich to see the church associated with the man who won Canada for the British.

* * *

TALKING of Canada and Canadian affairs there is to be, this week, the usual banquet and entertainment given by Hamilton, Ontario, to the poor children of London. This is one of the jolliest affairs of the season, and if one may judge by the deafening noise made by the guests they are extracting from the treat every atom of pleasure and fun obtainable.

**Canadian Treats**

* * *

CANADIAN apples always figure on the menu and as a matter of fact they now figure largely on London tables. The total export of apples from Canada last year (1926) amounted to about 285,000 barrels, nearly 5,000 half barrels, and 675,000 boxes. More and more people are asking in the shops for Canadian apples, and the demand should increase the supplies next season.

**Canadian Apples**

* * *

SO MANY people are "discovering" Canada nowadays that it is a constant pleasure to read in the newspapers of the individuals and companies crossing the Atlantic, because one knows that they will return enthusiastically pro-Canadian and ready and able to spread news of Canada's beauties and the chances to be found there for the industrious. I have no doubt that the famous D'Oyly Carte company which left not long ago, wrapped in fur coats and beaming with good spirits, will come home in due time bursting to tell everyone of Canadian hospitality and Canadian appreciation of music. The Gilbert and Sullivan operas are immensely popular in London, and London parts rather reluctantly with the singers who interpret the old favourites so ably.

**The D'Oyly Carte Co.**

* * *

I AM glad to see that the Imperial Institute, South Kensington, is enterprising enough to issue a nice little leaflet calling attention to the fact that there may be found "The Empire under one roof." It is a fine, permanent exhibition, which gives some idea of the amazing size and possibilities of the Empire. The industries, the products, the sports, the methods of living—all are shown and explained to the visitors old and young who go there to learn something of the countries which many first realised when they saw Wembley. Whatever may be said of Wembley as a financial failure there is no doubt that it aroused and stimulated interest in the British possessions as nothing had ever done before. It is hoped that a great many children will be brought by their teachers and parents to the Imperial Institute to learn more of the various Dominions and Colonies and to open their young eyes to the possibilities of the over-seas countries. To awake interest in the very young will mean an immense deal in the future.

**A Tabloid Empire**

* * *

I SHOULD be interested to know if many Canadians have come across that admirable "People's Life and Work Series" published by B. T. Batsford, Limited, 94 High Holborn, London, whose object is to give an idea of the social life of each country through the eyes of the people who lived in it?

**Very Old England**

The authors, Dorothy Hartley and Margaret Elliot, both London teachers, have taken amazing care and pains with their books and have consulted innumerable authorities in order that their work shall be as accurate as possible. So far the books out are: "Life and Work in the Fifteenth Century" and "Life and Work in the Sixteenth Century," but their idea is to produce volumes dealing with every period from the Norman Conquest to the end of the eighteenth century. Nothing could be better, for history instead of being made fascinating and even thrilling, is too often taught in such a rut and dried dull manner that it is to most children only a lesson and therefore something which must be got through without enjoyment.

These books bring the life of the people of far off years close to our own and make one realise their humanness as few books do. You read them and learn how the people lived, what they ate, what were the duties of their servants, how they travelled, and in what state education found itself. Personally I have read of the fifteenth century life and ways not alone with amusement and interest but with the greatest admiration for the perception of the ladies who put together their material. How delightful to learn that the officials of the old guilds (from which arose the present City Companies of London) kept close watch on their people and on one occasion punished one of their members for calling "Davie Panter 'false knave' and rough-footed Scot," and for casting a weight at his head. Moreover in the fifteenth century many women worked at trades. Edward IV bought silk tassels for his books from a silk-woman named Alice Claver, while two women were sent to prison for profiteering in selling game.

Mary Macleod Moore

T.R.H. THE DUKE AND DUCHESS OF YORK, WITH PRINCESS ELIZABETH.
The Duke and Duchess left England last week for Australia in H.M.S. Renown. The Princess Elizabeth has been necessarily left in England.

## Departures

Among those who sailed in the *S.S. De Grasse* from New York, January 8th, were: Mr. and Mrs. G. Oswald Smith, Mr. and Mrs. W. A. Gordon Hoskin, Mrs. W. R. McCon, Mrs. Stanley Walker and Miss Melba Walker, the Misses Frances Sullivan, Marion Bodden and Agnes Armitage.


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**WHY NOT CALIFORNIA THIS WINTER?**

Each year as winter approaches, Pacific Coast resorts attract in increasingly large numbers, those who desire a pleasant change from the rigorous weather of the East. Sunny California especially has become a most popular mecca for winter tourists because of its marvelous climate, its varied possibilities for every branch of summer sport, its gorgeous scenery and excellent motor roads. If you have not yet wintered in California why not do so this year? There are several optional routes available from the Canadian Pacific concerning which ticket agents will gladly supply full information upon request. Travel at least one way through Canada via Canadian Pacific and revel in the miles of matchless mountain scenery en route. Break the journey at Vancouver, then continue via Victoria where a delightful stopover at the famous hotel "Empress" will be thoroughly enjoyed. Consult nearest Canadian Pacific Agent for rates, reservations, etc.; ask him to arrange your itinerary.

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**A White Ship That Sails and Sails -- but always stays in Port**

Little Bessie sails in a white ship all day long, at least she pretends that it is a ship, and that the lower end of it, which is raised up, is the cabin. Of course, it is really her little cot at the Queen Mary Hospital for Consumptive Children where Bessie is at present confined with a tuberculosis hip—the raised part being the framework around her little limbs where the plaster cast is. Although she is only ten, Bessie reads a great deal and pretends, lots of things. For instance, that she is going to get better real soon—and that her father and mother are coming out to see her, although they never do, for some reason that Bessie cannot understand. Maybe she will get better for the doctors at the Queen Mary Hospital are very successful in helping little children overcome tuberculosis. Your help will be appreciated.

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On Monday night of this week a very gay ball was held in the King Edward Hotel, Toronto, by the Canadian Bank of Commerce Athletic Association which was preceded by many dinner parties in the main dining-room, yellow room and blue room. The Crystal ballroom was prettily decorated for the occasion and a fountain banked with ferns and palms, and mysterious with delicately colored lights occupied the centre of the floor. Long streamers of maroon and old gold, the Bank's colors, intermingled with smilax, stretched from the walls to the three chandeliers, from each of which hung a great ball of daffodils. Smilax covered the entire wall and twelve large pockets of spring flowers adorned the side pillars. At the far end of the room a large Caduceus, the crest of the Association, in gold and crimson and draped in the Bank's colors, was cleverly lighted and hung above a many pieced orchestra, which delighted the dancers with their music from behind a screen of palms and ferns. Supper was served in the Pompeian room at tables decorated with spring flowers and pretty favors. A special number was some charming esthetic dancing. Balloons and novelty dances created much merriment. The guests were received by Lady Aird, Lady White and Mrs. S. H. Logan. Among the six hundred guests present, which included many out-of-town directors and officials of the Bank attending the Annual Meeting, were the following, Sir John and Lady Aird, Sir Joseph and Lady Flavelle, Sir Thomas and Lady White, Mr. and Mrs. S. H. Logan, Mr. and Mrs. R. A. Rumsey, Mr. and Mrs. C. W. Rowley, Mr. and Mrs. F. M. Gibson, Mr. and Mrs. C. L. Foster, Mr. and Mrs. Fletcher Kerr, Mr. and Mrs. C. N. Candee, Mr. and Mrs. J. A. Richardson, Mr. and Mrs. H. S. Ambrose, Mr. and Mrs. W. Hogg, Mr. and Mrs. W. T. Alexander, Mr. and Mrs. B. F. Gossage, Mr. and Mrs. G. R. Cottrelle, Mr. and Mrs. F. C. Biggar, Mr. and Mrs. Wm. Lennie, Mr. and Mrs. J. A. C. Kemp, Mr. and Mrs. J. Walker, Mr. and Mrs. G. G. Laird, Mr. and Mrs. Fane Sewell, Mr. and Mrs. J. C. Munro, Mr. and Mrs. F. H. Brown, Mr. and Mrs. B. Stage, Mr. and Mrs. J. McE. Murray, Mr. and Mrs. J. B. McCuaig, Mr. and Mrs. G. L. Crook, Mr. and Mrs. A. G. Wilson, Mr. and Mrs. Geo. Wedd, Mr. and Mrs. Chas. Inglis, Mr. and Mrs. A. P. Reid, Mr. and Mrs. A. W. Campbell, Mr. and Mrs. Donald Ireland, Mr. and Mrs. H. E. Tylor, Mr. and Mrs. L. A. S. Dack, Mr. and Mrs. C. J. Knapton, Mr. and Mrs. J. Moreton, Mr. and Mrs. C. M. Short, Dr. and Mrs. T. R. Hanley, Mr. and Mrs. Hugh Aird, Mr. and Mrs. J. R. Grant, Mr. and Mrs. N. R. Telfer, Mr. and Mrs. A. J. Webster, Mr. and Mrs. E. Davidson, Mr. and Mrs. G. B. Munro, Mr. and Mrs. E. A. Warren, Mr. and Mrs. J. N. Abrams, Mr. and Mrs. O. J. McNally, Mr. and Mrs. N. J. Hodgson, of New York.

* * *

A very delightful dance was given by the Bishop Strachan School Old Girls' Association at the beautiful school on Tuesday evening of last week. The various rooms were very attractively decorated. Miss Walsh, Principal, and Miss Gertrude Morley, President of the Old Girls' Association, received the guests, Miss Walsh in black Chantilly lace over black satin and carrying a bouquet of crimson roses, and Miss Morley in mauve with silver and rhinestones, with bouquet of pink roses. The guests included Miss Ottillie Kerr, Miss Peggy Gunn, Miss Fanny Humphrey, Mr. and Mrs. M. D. Macpherson, Miss Lillian Braithwaite, Miss Hilda Jennings, Miss Violet Pemberton, Miss Lucy Ashworth, Miss Elizabeth Ashworth, Miss Ethel Jarvis, the Misses Vera and Violet Pemberton, Miss Cynthia Allen, Mr. and Mrs. Harold Porter, the Misses Helen and Kathleen Culross, of Barrie, Miss Marjorie Robinson, Regina, Miss Madelaine Mara, Miss Dorothy Cox, Barrie, the Misses Kathleen and Jean Seaborne, Miss Ruth Phippe, Mr. and Mrs. Norman Young, Miss Isobel Symons, Miss Helen Steele, Miss Helen Thornton, Miss Betty Southam, Miss Eileen Clarkson, Miss Helen Mitchell, Miss Betty Rous, Miss Betty Blackwell.

* * *

Mrs. G. Heber Vroom was hostess at the Admiral Beatty, Saint John, on Wednesday evening at dinner and bridge in honor of Mrs. Harold Beverly Robinson, of Montreal, who has been visiting her husband's mother, Mrs. J. Morris Robinson, Carvill Hall, during the holidays. Spring flowers made a beautiful centrepiece for the dining table, on which covers were laid for eight guests. Those present were Mrs. Robinson, Montreal; Mrs. Charles MacPherson, of Winnipeg; Mrs. Hugh Bruce, Mrs. W. L. Caldow, Mrs. Frank Fairweather, Mrs. George K. McLeod, Mrs. F. M. Keator.

* * *

The annual military ball given by Lt.-Colonel George Keeffe and officers of the Saint John Fusiliers at the Armories on New Year's eve was a brilliant function and was attended by nearly one thousand guests. They were received by Lt.-Colonel and Mrs. Keeffe and Major and Mrs. John Gale. Mrs. Keeffe wore a charming evening gown of white georgette with floral band on the skirt embroidered in pastel shades of sequins, a bandeau of brilliants on her hair and gold slippers and stockings. Mrs. Gale was gowned in orchid georgette with overdress of lace and wore gold slippers and stockings.

LADY DENNISON
Wife of Sir Hugh Dennison, recently appointed Commissioner for Australia in New York, and later will probably be moved to Washington. Sir Hugh and Lady Dennison are making a stay of some time in Montreal, Ottawa and Toronto. Sir Hugh is Chairman and Managing Director of "Sydney Sun."

THE "VANCOUVER EXPRESS"

One dictionary defines the word "express", as "to declare; to make known; to put into words; rapid transit or conveyance." To Canadians, with the prefix Vancouver, the word means decidedly more. In addition to rapid transit, "Vancouver Express" means comfort, convenience, quality of cuisine and the acme of personal service.

The fact that this Canadian Pacific through train starts from Toronto gives local patrons the advantage of rapid service to the Pacific Coast without change of cars. It is timed to reach the Western cities at suitable hours and to make convenient connections at Regina and Calgary for Saskatoon and Edmonton, and at Vancouver for Victoria, and South Pacific Coast points.

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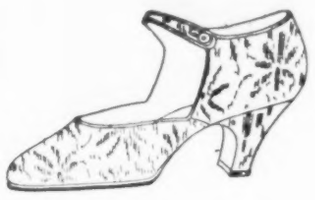

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## MY LADY'S DRESSING TABLE

A "CONFERENCE" of persons said to be interested in beauty was recently held in New York when it was decided that woman's hair should be fifteen inches long instead of the boyish bob. A woman writer in New York devotes a page to consideration of the hair question and says:

Women have probably lost more hair in the last five years than most men ever grew. They've lost it voluntarily and blithely in the name of the bob, and the more they've lost the more fashionable they've felt.

THE LATEST FROM PARIS
Paris revives the jabot. Groult, of Paris, creates smart afternoon frock in black and white satin.

That's all right. But losing your hair—snip, snip, under the barber's shears—and losing your hair—comb, comb, by the process of thinning or falling—are different propositions. Ask the men. They'll weep to tell you.

Beauty parlor gossip has it that bobs are longer, that transformations are being used, that an increasing number of women are growing out their hair.

I wonder. Are women tiring of the bob, and if so, is it a fashionable reversal of whim or are they doing it because they feel that the bob has not done well by their hair?

Certainly you *see* just as many bobs as ever. More, apparently, among the older set than among the smart young-girl set (they'll tell you flippantly that they don't *need* a bob to look young). And more among business women and busy housewives perhaps than among the ultra-fashionables.

If you didn't hear rumors you'd certainly think that short hair was as prevalent and popular as ever. But you do hear rumors and, among the hairdressers, distinct grumbling about what cutting has done to many good heads. They do not go so far as to say that the bob in itself is harmful, but what they do say, and I am certainly convinced of this, is that with bobbing has come a slackening in the attention paid to hair. It's so tempting to shampoo short hair often, so easy to give it a cursory whack or two with a brush and to run into the hairdresser's for a wave every few days. Where women used to go to a specialist for shampoo and treatment now often they go to a hair cutter for a cut, wave and, incidentally, a shampoo. They stress the decorative and let the healthful go!

I know that lots of women have developed dandruff or overoiliness since they cut their hair. I'm wondering if loss of hair will follow.

We have the men for an example. For many years they mistreated their heads. And now look at the poor things. There's hardly one of them—and this is no scarehead story either—there's hardly one of them even as young as thirty that isn't beginning to peer anxiously into the mirror and remember how bald his father was. We must remember too that the natural accompaniment of the "small head" has been the small tight hat and this, doctors tell us, has made men lose hair and may well do the same for women.

Women have forgiven men a great many things. Dear knows they have a way with them. But it seems to me 'twould be awfully hard to wax romantic about a man's bald head and I just can't imagine a man standing it for one moment on a woman. Why, it hits at the gnarled old roots of all this crowning glory stuff.

The funny thing about the whole situation, however, is that men have waked up and begun to do something about it, just about as women have started to fall down on their job. There's a great deal of hair tonic being applied intelligently to masculine heads at the present time. Go into a good hair specialist's early in the morning or late in the afternoon and see the men who've gobbled their breakfast or dashed out of a "conference" to keep appointments.

It's no joke to a man these days to lose his hair or his figure. Bald heads and bay windows went out some time ago, and no modern grandmothers work harder to keep their girlish hips and complexions than the grandfathers do to look dapper and young.

I think it's fine. It gives me a deal of real pleasure to pick up the brochure of a beauty specialist and find an outline of a treatment specially designed for men. Certainly it's time that intelligent attention was paid to their hair. Let's be thankful they've waked up and that the specialists are encouraging them. If we can abolish bald heads there's hope for romance.

But what about us women? Shall we let the men renew their youth and their hair while we disintegrate? I should say not. Not while the price of wigs is what it is. Believe me, it's cheaper to grow your own hair. You may not have such a wide choice of colors but you'll find a vast difference in expense.

## *Correspondence*

*Snowflake.* So you like the north and the winter sports and consider the below zero weather bracing. Well, you are welcome to it. I am sitting near a grate fire, reveling in the blaze and counting the months, days and hours until June. Yes, I'll admit that winter has its beauty, and that there is a cold loveliness in the moonlight flooding fields of snow;—also the shadows of the pines on a hillside are a sheer delight. Nevertheless, there are drawbacks to the joys of winter sports—and here you come asking what to do for chilblains. To tell the honest-to-goodness truth I have not had chilblains since I was a small child. But here is the advice that a nurse gives—avoid tight boots and wear warm stockings to prevent chilling of the feet. If the skin is unbroken, apply iodine or wet often with kerosene. If chilblains are painful, use camphor ointment, adding to each ounce one drachm of laudanum.

* * *

*Ruth.* Blackheads are a small nuisance, but they are nevertheless a nuisance. Wash the face in lukewarm water, using a soft face brush and a good soap. Then press out the blackhead and dab the spot with eau de Cologne. Use a good astringent every day. A good home-made one is obtained by adding two or three drops of tincture of benzoin to an ounce of witch hazel. I am sending the name of a special astringent you may use, in case you wish to conduct an extra thorough campaign against the intruding blackheads. As in other undertakings for improvement of one's appearance, it is perseverance that counts. You cannot expect, in a day or two, to banish either blackheads or pimples. It is the daily treatment which finally restores "that school-girl complexion"—and the task is worth while.

* * *

*Mercedes.* Where did you get that charming Spanish name? I hope it really "belongs." As you have the olive complexion which "goes" with the name, the proper powder for you to use is the brunette or rachel tint. Don't worry over the lack of color. Of course you may make a judicious use of a dash of rouge;—and then all the popular colors are most becoming to a girl of olive complexion. All those sumptuous wine shades and glowing orange hues are such as throw into effective contrast the dark hair and eyes of a "Mercedes." So, just congratulate yourself on your brunette charms and forget the fable that "gentlemen prefer blondes."

*Valerie*

### *Dressing Table Coupon*

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.

## The Latch Key—A Mystery Story

(*Continued from page 21*)

replied. "But to drop it blindly is not the way to get it out of your life. There would always be an unsatisfied question—and who knows, an unwilling suspicion. No; I shall try you out—just because I trust you."

Standing there at the brink of the well, she told him the story that shed light on the mystery that had so long eluded him. The key had belonged to a brother who was now in South America. When a girl of sixteen she had gone to Bramley to stay with a maiden aunt and to study music at the local Conservatory. It had been her custom to take the short cut across the fields to the Conservatory that Edward himself had frequently taken to get to the University. On one occasion the young man, Gerald Clarkson, had caught up to her and had tried to engage her in conversation. She had repulsed him, but a few days later he had repeated his unwelcome attentions, and she had been obliged to give up the lonely morning walk. But in spite of this, the young man dogged her footsteps. He had found out where she lived and where she took her music lessons, and surreptitiously he waited for her at street corners. She did not know even his name, and for some reason she did not like to speak about him to her aunt or to any friends. Matters reached a crisis one morning when, being impatient to get to the Conservatory early, she once more took the short cut across the fields. In that lonely region Gerald Clarkson overtook her, put his arms around her, and kissed her.

"Oh, you don't know," exclaimed Helen at this point, "the strange ideas that young girls who have always been protected sometimes get into their heads! I thought I had been horribly contaminated. I wanted to do what Lucretia did—kill myself. That night my brother John came to Bramley to spend the week-end with my aunt and me. He had always been my favorite brother, and something led me to confide in him. I almost repented of it when I had—he was so angry. He vowed he would horsewhip the young man, and he made me show him the path across the fields that he always took to his work. I showed it to him on Sunday afternoon and gave him a detailed description of the man, who, by the way, had a particularly ugly wart-like mark on his nose."

On Monday morning, it seemed, John, who was supposed to be on his way back to the country, had encountered Gerald Clarkson and had prepared to carry out his threat of a horse-whipping, but to his amazement, the young fellow had whipped out a revolver which he had turned upon him. John had just time to wrench it from him before, with a loud detonation, it went off, instantly killing Clarkson, who in some way, had thrust his head, bull fashion, beneath its muzzle when John turned it towards the ground. In the fog that had brooded that morning John, after satisfying himself that the young man was quite dead, had escaped, taking with him the toil-tale revolver. No suspicion whatever had been attached to him. He was a comparative stranger in the city, and apparently no one knew of the extraordinary infatuation which Gerald Clarkson, always secretive, had conceived for a school girl whom he had on every occasion contrived to see surreptitiously. A few months later, young John had carried out his often-declared intention of going to South America. He was there at the present time, was married, and was doing well.

Such was Helen's story. No other member of her family knew the secret which she and her brother had shared for so many years.

"John and I loved each other very dearly," said Helen. "He was more anxious to protect me from scandal than to protect himself. The loss of the latch-key with the indentation upon it made us very nervous for a long time, and I have never ceased to worry about it—to be afraid that it might one day serve in some way to incriminate John."

Edward's heart was full of tenderness and pity for one who, practically alone, had carried for so many years the burden of such a fear.

"Say 'three' now, Helen," he said.

"Three!" she responded in a clear voice, and the key fell from his fingers soundlessly into space.

"Thank God!" exclaimed Edward fervently. "Helen, do you know that the thought of that key had become almost an obsession with me, a veritable *idée fixe*!"

"So it had with me," replied Helen. "Oh, it has been heavenly to talk over this with someone else! John and I of course could never refer to the subject in our letters. My terrible loneliness has fallen from me like a cloak!"

He understood. His loneliness, too, had departed. They would never again wake in the solitudes of the night thinking themselves the possessors of knowledge that no one else shared. They turned from the dark well which held the key forever in its gloomy depths. The radiant January sunshine made the snow glisten like a dazzling garment. Hand in hand, like two children, they re-entered the house.


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# CITY AND COUNTRY HOMES

## An English Domestic Design for a South-side Lot

*By Craig & Madill, Architects*

A RESIDENCE should be designed to suit the lot on which it is to be built and be so arranged as to give the best outlook and the greatest amount of light to the more important rooms. Often we find the rooms so arranged as to give consideration to the public highway only regardless of the real advantages possessed by the lot.

The design illustrated here is for a lot located on the south side of a street having a desirable view of garden in the rear. The spacious living room has a view on three sides. In its planning the natural advantages of the site are utilized to the utmost. French doors at one end lead to the verandah and garden to the south, while a group of three casement windows look toward the street. French doors give access from the living room to the dining room. The dining room, like the living room has exposure on three sides. Windows on either side of the buffet look to the west while a group of three casements face south and a pair of French doors lead to the verandah on the east.

There is no waste space in hallways in this design and the stairway is conveniently arranged at the front of the house with the basement stair under it. The trades entrance to the kitchen is placed at the basement stair landing and also provides an entrance from the side drive to the front hall. The kitchen is of ample size, well equipped with cupboards, broom cupboard, electric range and refrigerator.

The same considerations have been given to the ground floor. There are three bedrooms of convenient size with generous closet space. The owner's bedroom which has the preference in outlook is the largest and is provided with two wardrobes. Where possible two groups of windows have been provided in the bedrooms to give cross circulation of air. The sunroom which faces south and has three exposures, opens off two of the bedrooms and may be used as a sun sitting room or as a sleeping porch. The bath room is ample in size and is equipped with a built-in tub and pedestal basin. The stucco exterior is relieved by red brick base, sills and trimmings. The roof is in keeping with the general design and is carried down with pleasing effect over the front entrance. English cottage casement sash and shingles and woodwork stained brown complete the effect.

The cost of the building exclusive of land would be in the neighborhood of $9,500.

Readers desiring further information regarding the plans and specifications for this house should communicate with the architects direct. Address, Craig & Madill, 96 Bloor St. West, Toronto, Ont. Copyright 1927, MacLean Building Reports, Ltd.

AN ENGLISH DOMESTIC DESIGN FOR A SOUTH-SIDE LOT

## Ordinary Color Spoils House Two-Color Scheme Good

IT IS well to stick to a two-color scheme, for the sake of simplicity. If three colors are used, the third should be the roof color. For instance, a simple bungalow might be painted cream, with trim of old blue. The roof, then, could be painted or stained a low red orange. If the chimney pot is painted blue to match the trim the color scheme will take on unity as well as gaiety.

If you would have the utmost wear out of your paint, choose warm tints rather than those of cold hue. Tints based on the reds, browns, and blacks are, generally speaking, the most durable. Grays, slates, browns, yellows, creams, wear very well and combine happily with gayer colors that can be used on the trim.

In general, a large house looks best if painted a neutral tone—gray, buff, brown or gray green, while small houses can carry light, bright colors—yellows, blues, soft reds, cream, white, ivory, or light green. Light colors give the effect of apparently increasing the size of the house while neutral or solemer colors apparently decrease the size. Of course, if a house is well surrounded by foliage, it may be painted any color under the heavens, regardless of its size or shape.

It is obviously a breech of taste to paint your house red when the house next door is red, too, or some color that "fights" with red. When neighboring houses have decided color schemes, the best thing to do is to paint your house a neutral tone—silver gray or buff—and use one or more of the bright colors for trim and roof. In this way your color scheme will not be obliterated—neither will it be a "sore spot" because of its lack of harmony with those about it. If your house stands apart all the colors in the world are at your disposal.

Here are some of the tints that may be used to vary the far too common place grays and buffs, to say nothing of the almost universal whites,—coffee, fawn, apricot, lavender gray, and even soft Italian pink. And here are some suggestions for trim color—apple green, robin's egg blue, terra cotta, yellow and bright cobalt blue. Sometimes the roof is painted the same color as the trim and sometimes a variation is desirable. Recently people have taken to using more powerful tones on the roof, such as purple, blue and black, or unusual shades of red or green. This requires a good "eye" as well as some consideration, but, when properly used, that is, when in accord with the architecture and surroundings, a roof of any of these colors is eminently successful. One of the most attractive houses in an eastern suburb is one whose stucco frame is tinted a soft Italian pink while the trim is deep robins' egg blue and the roof golden brown. This color combination is unusual but not freakish. The house is greatly admired for its distinction.

One of the most important things to consider when planning exterior color schemes is the style of the house. Your best friend and adviser is the architect, whose experience and knowledge is at your disposal. No doubt he has designed the house to carry certain colors. He knows which are most appropriate for that particular style, and, above all, he knows which lines and forms should be emphasized to make a house look its best. A Colonial cottage painted pea green may be unusual, but certainly not beautiful. After all, color is decorative.

When we use paint, the great decorative as well as preservative medium, unimaginatively, tritely, we are defeating not only our own ends, but those of paint itself.

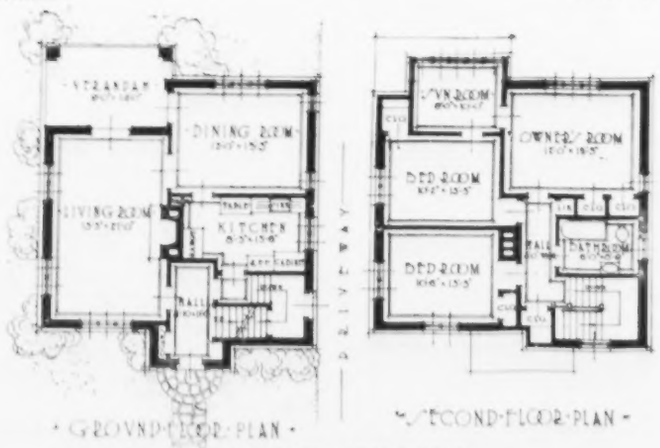
## Carpeting Bulb Beds

FOR some years I have found pleasure in following the English custom of carpeting the ground in my bulb beds with some low-growing plant. Particularly pretty effects are produced in the tulip beds by planting arabis between the bulbs. This white-flowered little plant is an admirable foil to the showier tulips, and is perfectly easy to grow. It looks particularly well with scarlet tulips. Yellow tulips are even handsomer when flowering above a forget-me-not mat covering the ground. Some gardeners go further and use snapdragons or some similar plant in gladiolus beds but I have never felt like adopting this plan.

## Storing Grapes

UNLIKE most fruits, grapes do not improve in quality after they are picked. Indeed, the contrary is true as they soon lose what sweetness they possess if picked when immature. It is better to protect them by hanging blankets over them at night, or by standing cornstalks against them, than to gather them too early. I have found that, even when ripe, grapes do not keep well in a dry atmosphere, the stems soon beginning to shrivel. My present plan is to place the grapes which I desire to keep in single layers with dry cork waste or sheets of cotton between them. The cork waste can be obtained at most fruit dealers', being used to pack around Malaga grapes. Boxes containing the grapes should be placed in a very cool dry spot.

This world is a well furnished table
Where guests are promiscuously set.
We all fare as well as we're able.
And scramble for what we can get.
—*Peacock.*

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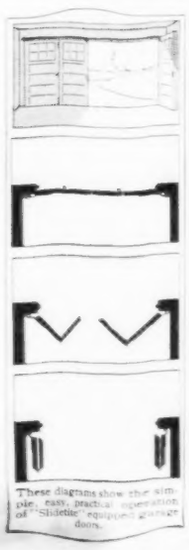

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If you are building a sunroom also ask for booklet on "AIR-Way" folding casement window hardware.

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35
VIROL

## Announcements

BIRTHS - ENGAGEMENTS
MARRIAGES - DEATHS
$1.00 PER INSERTION
*All Notices must bear the Name and Address of the Sender.*

### ENGAGEMENTS

Mr. and Mrs. Charles D. Dickinson, of Medicine Hat, announce the engagement of their daughter Dorothy, to Mr. H. Leslie Vinsen, of Lincoln, England. The marriage in New York at an early date.

### DEATHS

Died suddenly on Monday, January 3rd, Frederic Arthur Black, late Manager, Imperial Bank, Fergus, Ont. The funeral private on Thursday, January 6th at 2.00 p.m. from Blackburn Park, Fergus. Interment at Belside Cemetery.

Colonel Henry Cockshutt and Mrs. Cockshutt, with their two daughters, Miss Margaret Cockshutt and Miss Isobel Cockshutt, leave on the twenty-second of January for South America.

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Mr. and Mrs. Frederick B. Robins, of Strathrobyn, Toronto, who have been at Bon Air, Augusta, Florida, recently returned home.

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St. Simon's Church, Toronto, was the scene of a pretty but quiet wedding on Thursday of last week at 12 o'clock, when Gwynneth Patricia, daughter of the late Mr. and Mrs. Fred Broughall, and granddaughter of the late Mr. H. S. Strathy, was married to Donald Bethune, son of Mr. and Mrs. Henry Bethune. Right Rev. Bishop Roper of Ottawa, uncle of the bridegroom, assisted by Rev. Mr. Brewin, officiated. The bride, who was given away by her brother, Mr. John Broughall, looked charming in her wedding dress of French blue crêpe enriched with grey fur. The dress was draped and fashioned over flesh pink vest and caught in cape effect at the back. Her hat was of matching blue. She had a corsage bouquet of pink roses. Mrs. John Broughall wore a smart French frock of black velvet and fur with a vest of pink, and black hat. Mrs. Henry Bethune was in a handsome black embroidered coat, edged with squirrel, and hat made of black velvet. Her flowers were pink sweet peas. Mr. and Mrs. Bethune, after a honeymoon trip to Detroit, will live in Timmins, Ont.

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Colonel and Mrs. H. C. Osborne, who were holiday visitors in Toronto, returned to Ottawa on Thursday of last week.

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Miss Marjorie Candee, who has been spending the holidays in Toronto with her parents, Mr. and Mrs. C. Candee, of South Drive, recently returned to New York.

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Mr. Alfred Beardmore, of Toronto gave a very delightful not-out house dance on Wednesday night of last week for his granddaughter, Miss Frances Beardmore, daughter of Mr. and Mrs. Torrance Beardmore. Mrs. Beardmore, who received with Mr. Beardmore, wore a smart frock of powder blue georgette with silver embroidery. Miss Frances Beardmore was in a yellow georgette with narrow frills forming the skirt. The bodice was of gold and she wore a gold bandeau in her hair and gold shoes. The hundred guests danced in the music room, which was done with Christmas decorations. The orchestra supplied music for the dancers. The buffet supper table was most attractive with Spring flowers and candles. Dr. Albert A. Macdonald, Mr. George Beardmore and Mrs. H. J. Fisk arrived later in the evening. The guests included, Miss Ann Bastedo, Miss M. Staunton, Miss Marion Coulson, Miss A. Clarkson, Miss Joan Parmenter, Miss Elizabeth Fisher, Miss Mary Rolph, Miss J. Baldwin, Miss M. Clarkson, Miss M. McLaren, Miss Homer Dixon, Miss Ann Osler, Miss Frances Wisner, Miss Aileen Clarkson, Miss Isobel Pepall.

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Mrs. William Hendrie and Mr. George Hendrie, who have spent several months in England visiting Mrs. Hendrie's daughter Mrs. Ronald Cumming, and Mr. Cumming sailed for Canada on January 13.

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Hon. Peter C. Larkin, the High Commissioner for Canada in London and Mrs. and Miss Larkin left for Egypt early in the New Year.

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Mr. and Mrs. William Theodore Carrington, of 760 Park Avenue, New York, gave a dinner followed by a reception at their residence, in honor of Mr. Osbert Sitwell, the brilliant English poet who is in the United States. During the evening Mr. Sitwell read from his poems, and Mr. Campbell McInnes, formerly of London and now residing in Toronto, sang. The guests at dinner were Dr. and Mrs. Percy R. Turnure, Mr. and Mrs. Cosmo Hamilton, Mr. and Mrs. Walter Rosen, Miss Michael Strange, Miss Mary Case Canfield, Miss Ruth Draper, Miss Blanche Elliott, of London; Mr. Rinaldo Stroppe-Quaglia, Mr. Ernest White and Mr. Douglas Parmenter. The later guests included, Sir Martin Conway, Mr. and Mrs. Linzee Blagden, Mr. and Mrs. Howard Greenley, Dr. and Mrs. George Draper, Mr. and Mrs. Reginald Fincke, Mr. and Mrs. Oliver Harriman, Mr. and Mrs. Montgomery Hare, Mr. and Mrs. J. Horace Harding, Mrs. Frances Wolcott, Miss Mary Hoyt Wiborg, Mr. A. Morris Bagby, Miss E. Louise Sands, Mr. and Mrs. Paul Kochanski, Mr. and Mrs. David B. Dearborn, Jr., Mr. and Mrs. William May Wright, Mrs. Henry Marquand, Miss Elizabeth Godwin, Mr. Richard A. Strong, Mr. Benjamin T. Fairchild, Dr. and Mrs. Walter Russell Bowie, Miss Frances Ives, Mrs. George Bates Hopkins, Mr. Paul Chalfin, Mr. Gilbert Emery, Dr. and Mrs. Louis F. Frissell, Miss Ethel Barrymore, Miss Violet Kemble Cooper, Mr. Paul Leysaac, Mr. Lucius Humphreys, Miss Janet Beecher, Miss Rosamond Pinchot, Mr. Harold P. Erskine, Mr. and Mrs. J. Norrish Thorne, Mr. William Smithson Broadbead, Miss Marguerite Taylor, Mr. Dwight Taylor, Mr. Hamilton MacFadden, Mr. Earle H. Balch, Mr. and Mrs. W. Carman Roberts and Mr. Ralph Macbane. Mrs. Carrington was formerly Miss Margaret Huston of Toronto.

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A VERY INTERESTING GROUP AT GOVERNMENT HOUSE, OTTAWA
The Viscountess Willingdon, Rt. Hon. Stanley Bruce, Premier of Australia, the Governor-General of Canada, Lord Willingdon and his dog, Rt. Hon. Mackenzie King, Premier of Canada, and Mrs. Stanley Bruce.
*—Photo by John Powis.*

Mr. and Mrs. Matthew Kennedy and Miss Marjorie Kennedy, of Owen Sound, are sailing January 26th from New York in the *S.S. Montroyal* for the West Indies Cruise.

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Brig.-General and Mrs. Cartwright, of Toronto, were recently guests at the Preston Springs Hotel.

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Mrs. D. L. McCarthy and Miss Arra McCarthy, of Toronto, left on Tuesday of last week to spend the rest of the winter in Bermuda.

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The marriage of Miss Mary McCulloch, elder daughter of Mr. and Mrs. Robert O. McCulloch, of Rothie Norman, Galt, Ontario, to Mr. John Preble MacIntosh, son of the late Mrs. MacIntosh, and Mr. Preble MacIntosh, of Belvedere Road, Westmount, Quebec, will take place early in April.

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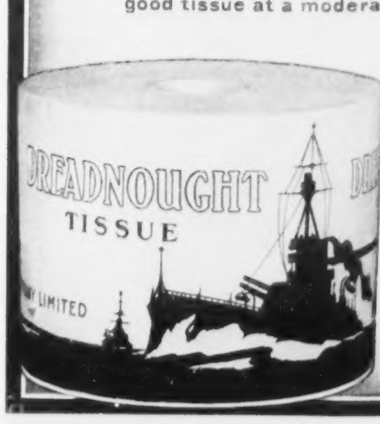
Mrs. Plunkett Magann of Toronto, has been visiting Mrs. H. S. Osler, of Toronto, in Cannes, and Mrs. Thomas Moss, formerly of Toronto. Mrs. Magann will take a villa in Cannes for several months later on.

MISS FLORENCE MAY SAMUEL
Debutante daughter of Mr. and Mrs. Sigmund Samuel, of Toronto, for whom her parents entertained at a dance at the Hunt Club.
*—Photo by Ashley and Crippen.*

Freshness
Only fresh tea is good tea. For this reason the month and year of packing are marked on every Salada label. No other tea offers the consumer this absolute protection. Insist upon and accept none but the genuine Salada.

Mothers!
BOVRIL
has been proved to be a wonderful body builder
BOVRIL in milk is splendid for the youngsters
48

Weston's made this "whole-meal" biscuit from an old English recipe. Try the DIGESTIVE

Just Ask for "Dreadnought Tissue"
A most satisfactory roll for the bathroom. A soft, absorbent tissue made, like all Eddy Toilet Rolls, under the most exacting sanitary conditions.
Big value for the housewife seeking a good tissue at a moderate price.


THE E. B. EDDY CO. LIMITED
HULL, CANADA

To—

One word is too often profaned
For me to profane it;
One feeling too falsely disdain'd
For thee to disdain it;
One hope is too like despair
For prudence to smother;
And pity from thee more dear
Than that from another.

I can give not what men call love;
But wilt thou accept not
The worship the heart lifts above
And the heavens reject not,
The desire of the moth for the star,
Of the night for the morrow,
The devotion to something afar
From the sphere of our sorrow?

—*Shelley*

Whether going to Europe or on a picnic a Jaeger pure wool rug is a comfort and convenience. Woven in many pleasing plaid designs.

JAEGER Pure Wool

A pretty wedding took place on Wednesday evening of last week in Mr. T. H. Watson's residence on St. George Street and Bernard Avenue, when his daughter, Margaret Adelaine, was married to Grayson Donnelly Burruss, son of Mr. and Mrs. Grayson Burruss, Lonsdale Road. Spring flowers and ferns were arranged in the sun-room, where the ceremony, conducted by Rev. Dr. MacNeill, took place. The bride, who was given away by her father, was charming in her wedding gown of mignonette marquisette heavily beaded in shell pink crystals in cobweb design. There was a godet of silver lace at one side. The long court train of Chinese silver cloth was edged with silver lace and pink georgette. The tulle veil was caught in a coronet of orange blossoms and silver lace. Her shoes were of satin with rhinestone buckles and she carried a bouquet of freesia. She was attended by Miss Eleanor Seagram as maid of honor; Miss Elizabeth Burruss, sister of the bridegroom; Mrs. W. Mackenzie and Miss Audrey Watt as bridesmaids. They wore delightful frocks of pale salmon pink georgette. Miss Seagram's frock was cut with a long drapery at one side finished with silver tassels. She wore a coronet of diamante tulle, pink satin slippers, and carried mauve and pink sweet peas with freesia. Miss Burruss, Mrs. W. Mackenzie and Miss Audrey Watt wore frocks alike with uneven hemline and trimming in three shades of rose with a flower on the right shoulder. They wore petalled coronets of the three shades of pink in velvet in their hair. They also wore pale pink satin slippers, and carried pink and mauve sweet peas and freesia. Mr. J. Ryrie was best man and the ushers were Mr. S. Hamilton, Mr. W. Mackenzie, Mr. J. McCausland and Mr. L. Griffith. Following the ceremony a reception was held. Mr. Watson, father of the bride, and Mrs. Burruss, mother of the bridegroom, received the guests. Mrs. Burruss was handsomely gowned in black chiffon velvet embroidered in gun-metal beads, and carried a bouquet of roses. The bride's going-away gown was of June rose silk with bolero effect, with braid in the same shade. She wore a small hat of June rose shade and a coat of herringbone cloth, with three shades of brown fur. Mr. and Mrs. Burruss left for Lake Placid, and on their return will live in Toronto.

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Rt. Hon. Francis A. Anglin, P.C., Chief Justice of Canada, and Mrs. Anglin, of Ottawa, are in Toronto this week and are at the Alexandra, Queen's Park Avenue.

* * *

Mrs. George Dickson, of Elm Avenue, Rosedale, Toronto, leaves this week for the South.

* * *

Dr. and Mrs. Moorehouse have returned to Winnipeg after a visit in Toronto, where they were the guests of Mr. and Mrs. Laurence Baldwin.

* * *

Lady Flavelle, of Holwood, Queen's Park, Toronto, kindly lent her residence on Tuesday of this week for the annual meeting of the Social Service Association of the Toronto General Hospital.

* * *

Miss Edith Macdonald, of Toronto, has left for Europe.

* * *

Mr. and Mrs. J. J. Ashworth, of Roxborough Street East, Toronto, were in Chicago on Saturday of last week for the marriage of Mr. Ashworth's son, Mr. Clarke Gamble Ashworth, to Miss Ethel St. Clair Letson, daughter of the late Mr. J. M. K. Letson and Mrs. Letson, of Vancouver, B.C., which took place very quietly.

* * *

Sir Edward and Lady Kemp of Castle Frank, Toronto entertained at dinner for twenty guests on Thursday night of last week.

* * *

Lady Falconbridge has returned to Toronto from New York and Montreal and is at 30 Empress Crescent.

* * *

Mrs. Gordon Sutherland, of Winnipeg, is in Toronto on a visit to Mrs. Charles Baldwin.

* * *

Mrs. Donald Ross, of Madison Avenue, Toronto, formerly Miss Marie Carpenter, held her first reception since her marriage on Tuesday afternoon of last week, wearing her wedding gown of silver lace and silver tissue with long train and carrying a bouquet of lily-of-the-valley and sweet peas. Her mother, Mrs. C. H. Carpenter, of St. George Street, smartly gowned in black georgette over pink and wearing a becoming black hat, received with her. Mrs. W. D. Ross, in bronze velvet with écru insets, and a bronze velvet hat, and Mrs. Barker, sister of Mr. W. D. Ross, in grey georgette and lace with hat of grey, were in charge of the attractive tea table, which was done with a large bowl of exquisite Spring flowers on a filet lace and cut-work cloth, and tall green candles in silver holders. Mrs. Ross's bridal attendants, Mrs. Gordon Phippen, Mrs. John McKee, Miss Edith Baillie, Miss Mary McKee and Miss Isobel Ross, assisted. They wore smart frocks of georgette in pale green, rose, blue, pink and yellow, with long side trains, large high-crowned hats of velvet to match their frocks and gold shoes. Mrs. Ross's guests included Mrs. H. A. Richardson, Mrs. Percy Robinson, Lady Falconer, Mrs. J. J. Ashworth, Mrs. Ralph King, Miss Laura Gouinlock, Mrs. James Scott, Mrs. Donald Robertson, Mrs. F. H. Phippen, Miss Winifred Hoskin, Mrs. Walter Stikeman, Mrs. Frank Mackelcan, Miss Patty Richardson, Mrs. R. C. Donald, Mrs. Ralph King, Mrs. J. A. MacLeod, Mrs. W. G. Moore, Mrs. Grenville Ralph, Mrs. de Leigh Wilson, Mrs. J. A. McKee, Mrs. Donald MacIntosh, Mrs. Sidney Jones, Mrs. J. C. Lefroy, Miss Laura Gouinlock, Miss Constance Wilson.

* * *

Mr. and Mrs. Charles MacPherson, of Winnipeg, and Mr. and Mrs. Donald Angus, of Montreal, who were house guests of Mayor White and Mrs. White, Saint John, during the Christmas and New Year festivities have been much entertained while in the city. Mr. and Mrs. MacPherson, who left for Winnipeg on Monday, were accompanied by Miss Constance White and will spend some time in the West.


# "The Sportsway" Undergarment

— for those who appreciate coolness and comfort while playing badminton in the North or tennis and golf in the sunny South.

The "Sportsway" allows a perfect stride and an unhampered swing at a tennis or golf ball.

It is fashioned in one piece, yet it does the work of two garments. The front presents the appearance of a slip; the back is cleverly cut to do the duty of French panties. A slight fulness is shirred-in on an elastic band to give perfect freedom to arms in action. The "Sportsway" is exclusive with Simpson's.

In Fuji silk at $4.95.
In Habutai silk, $6.95.
In Crepe de chine, $9.95.

Third Floor.

## Golf

The Golf School for Women is now open under the able direction of Mr. D. A. Ferguson, professional at the Ladies' Golf and Tennis Club. Fee $1 ½-hour lesson; 6 lessons for $5. Phone for appointment — Main 7841, and ask for the Golf School.

Simpson's—Basement.

The Robert Simpson Company Limited



# It Costs So little!

# It Saves so much!

For less than the year's cost of having your ironing done any other way, you can own the wonderful Simplex "Junior" Ironer.

And think of the saving of time—money—labor!

Your week's ironing done in a fifth of the time you could do it by hand.

The cost of operating the "Junior" Simplex is less than a nickel for a whole week's ironing for an average family.

With the "Junior" Simplex there is no standing for hours—no tired arm—no aching back. Comfortably seated at your Simplex, you simply guide the pieces through the machine.

*Send us your name and address and we will arrange a demonstration.*

CANADIAN IRONING MACHINE COMPANY LIMITED
1151 Queen Street West Toronto

SIMPLEX IRONER
THE BEST IRONER



SIMPLEX IRONER
THE BEST IRONER

A demonstration of the Simplex Gas Heated Ironer gladly given at

THE CONSUMERS' GAS COMPANY

Display Rooms
55 Adelaide St. East.

Telephone
Main 8371

MISS MARGARET HOWLAND
Daughter of Dr. and Mrs. Goldwin Howland, of Forest Hill Road, Toronto, and one of the debutantes of the season.
*—Photo by Ashley and Crippen.*


LANGMUIR-HARTMANN
WARDROBE TRUNK

# Going South?

*To Pinehurst, beautiful Bermuda or Florida?*

When you pack, just hang your suits and cloaks in a Langmuir-Hartmann, put your more intimate apparel in its drawers, hats and shoes in their respective boxes (there are even Langmuir-Hartmann models to accommodate the golf bag and clubs), and when you arrive in Sunny climes you find everything just as immaculate, unwrinkled and handy as if everything were in your own room at home.

And a Langmuir-Hartmann Wardrobe Trunk is a great convenience while you holiday because it is used as a wardrobe and chef-robe combined, occupying little space, always dust-proof and always handy.

Go South with a Langmuir-Hartmann this season. Priced from $35.00. At most luggage stores, or send for a complete catalog describing the many designs and features of this world-renowned travelling companion.

M. Langmuir Manufacturing Co., of Toronto, Limited


Mrs. Victor Williams, of Toronto, went to Winnipeg last week for a short visit.

Miss Sarney, of Ottawa, was a week-end visitor in Toronto, guest of Mrs. Ernest Wright.

AN Apartment Hotel of refinement and distinction affording a permanent home or temporary accommodation; in either case, you will be delighted with the luxury of the attendance and appointments.
Unexcelled Restaurant Service
Distinguished Custom
Alexandra Palace
(An Apartment Hotel)
University Avenue, Toronto
Telephone, Main 0907
Personal Direction of Mr. H. H. Harris

ASHLEY & CRIPPEN

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Down through the years the personal letter has been the binding link in the Chain of Friendship.
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French Organdie
Barber-Ellis Canada

The 'gladdest sight in the world

is a sick and ailing child restored to health. That's why we invented Virol — that's why we want you to know Virol. Children who were "shadows of children" have been restored to bounding health by Virol. The effects are almost miraculous. In thousands of hospitals and institutions throughout the world, Virol is used to build and restore and renew, not only the health of children, but those who need the strength and vitality which only comes from proper nourishment. Go to your druggist—get a tin of Virol for child or adult who is weak, sickly, rundown.
*Forty million prescribed portions of VIROL were given last year in 3000 Hospitals and Infant Clinics*
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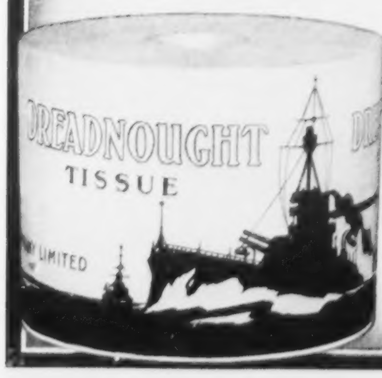
BOVRIL
has been proved to be a wonderful body builder
BOVRIL in milk is splendid for the youngsters
48

Weston's made this "whole-meal" biscuit from an old English recipe. Try the

DIGESTIVE

Just Ask for "Dreadnought Tissue"
A most satisfactory roll for the bathroom. A soft, absorbent tissue made, like all Eddy Toilet Rolls, under the most exacting sanitary conditions.
Big value for the housewife seeking a good tissue at a moderate price.


THE E. B. EDDY CO. LIMITED
HULL, CANADA

### To—

One word is too often profaned
For me to profane it;
One feeling too falsely disdain'd
For thee to disdain it;
One hope is too like despair
For prudence to smother;
And pity from thee more dear
Than that from another.

I can give not what men call love,
But wilt thou accept not
The worship the heart lifts above
And the heavens reject not,
The desire of the moth for the star,
Of the night for the morrow,
The devotion to something afar
From the sphere of our sorrow?

—*Shelley*

Whether going to Europe or on a picnic a Jaeger pure wool rug is a comfort and convenience.
Woven in many pleasing plaid designs.

JAEGER
Pure Wool

A pretty wedding took place on Wednesday evening of last week in Mr. T. H. Watson's residence on St. George Street and Bernard Avenue, when his daughter, Margaret Adelaine, was married to Grayson Donnelly Burruss, son of Mr. and Mrs. Grayson Burruss, Lonsdale Road. Spring flowers and ferns were arranged in the sun-room, where the ceremony, conducted by Rev. Dr. MacNeill, took place. The bride, who was given away by her father, was charming in her wedding gown of mignonette marquisette heavily beaded in shell pink crystals in cobweb design. There was a godet of silver lace at one side. The long court train of Chinese silver cloth was edged with silver lace and pink georgette. The tulle veil was caught in a coronet of orange blossoms and silver lace. Her shoes were of satin with rhinestone buckles and she carried a bouquet of freesia. She was attended by Miss Eleanor Seagram as maid of honor; Miss Elizabeth Burruss, sister of the bridegroom; Mrs. W. Mackenzie and Miss Audrey Watt as bridesmaids. They wore delightful frocks of pale salmon pink georgette. Miss Seagram's frock was cut with a long drapery at one side finished with silver tassels. She wore a coronet of diamante tulle, pink satin slippers, and carried mauve and pink sweet peas with freesia. Miss Burruss, Mrs. W. Mackenzie and Miss Audrey Watt wore frocks alike with uneven hemline and trimming in three shades of rose with a flower on the right shoulder. They wore petalled coronets of the three shades of pink in velvet in their hair. They also wore pale pink satin slippers, and carried pink and mauve sweet peas and freesia. Mr. J. Ryrie was best man, and the ushers were Mr. S. Hamilton, Mr. W. Mackenzie, Mr. J. McCausland and Mr. L. Griffith. Following the ceremony a reception was held. Mr. Watson, father of the bride, and Mrs. Burruss, mother of the bridegroom, received the guests. Mrs. Burruss was handsomely gowned in black chiffon velvet embroidered in gun-metal beads, and carried a bouquet of roses. The bride's going-away gown was of June rose silk with bolero effect, with braid in the same shade. She wore a small hat of June rose shade and a coat of herringbone cloth, with three shades of brown fur. Mr. and Mrs. Burruss left for Lake Placid, and on their return will live in Toronto.

* * *

Rt. Hon. Francis A. Anglin, P.C., Chief Justice of Canada, and Mrs. Anglin, of Ottawa, are in Toronto this week and are at the Alexandra, Queen's Park Avenue.

* * *

Mrs. George Dickson, of Elm Avenue, Rosedale, Toronto, leaves this week for the South.

* * *

Dr. and Mrs. Moorehouse have returned to Winnipeg after a visit in Toronto, where they were the guests of Mr. and Mrs. Laurence Baldwin.

* * *

Lady Flavelle, of Holwood, Queen's Park, Toronto, kindly lent her residence on Tuesday of this week for the annual meeting of the Social Service Association of the Toronto General Hospital.

* * *

Miss Edith Macdonald, of Toronto, has left for Europe.

* * *

Mr. and Mrs. J. J. Ashworth, of Roxborough Street East, Toronto, were in Chicago on Saturday of last week for the marriage of Mr. Ashworth's son, Mr. Clarke Gamble Ashworth, to Miss Ethel St. Clair Letson, daughter of the late Mr. J. M. K. Letson and Mrs. Letson, of Vancouver, B.C., which took place very quietly.

* * *

Sir Edward and Lady Kemp of Castle Frank, Toronto, entertained at dinner for twenty guests on Thursday night of last week.

* * *

Lady Falconbridge has returned to Toronto from New York and Montreal and is at 30 Empress Crescent.

* * *

Mrs. Gordon Sutherland, of Winnipeg, is in Toronto on a visit to Mrs. Charles Baldwin.

* * *

Mrs. Donald Ross, of Madison Avenue, Toronto, formerly Miss Marie Carpenter, held her first reception since her marriage on Tuesday afternoon of last week, wearing her wedding gown of silver lace and silver tissue with long train and carrying a bouquet of lily-of-the-valley and sweet peas. Her mother, Mrs. C. H. Carpenter, of St. George Street, smartly gowned in black georgette over pink and wearing a becoming black hat, received with her. Mrs. W. D. Ross, in bronze velvet with écru insets, and a bronze velvet hat, and Mrs. Barker, sister of Mr. W. D. Ross, in grey georgette and lace with hat of grey, were in charge of the attractive tea table, which was done with a large bowl of exquisite Spring flowers on a filet lace and cut-work cloth, and tall green candles in silver holders. Mrs. Ross's bridal attendants, Mrs. Gordon Phippen, Mrs. John McKee, Miss Edith Baillie, Miss Mary McKee and Miss Isobel Ross, assisted. They wore smart frocks of georgette in pale green, rose, blue, pink and yellow, with long side trains, large high-crowned hats of velvet to match their frocks and gold shoes. Mrs. Ross's guests included, Mrs. H. A. Richardson, Mrs. Percy Robinson, Lady Falconer, Mrs. J. J. Ashworth, Mrs. Ralph King, Miss Laura Goulnlock, Mrs. James Scott, Mrs. Donald Robertson, Mrs. F. H. Phippen, Miss Winifred Hoskin, Mrs. Walter Stikeman, Mrs. Frank Mackelcan, Miss Patty Richardson, Mrs. R. C. Donald, Mrs. Ralph King, Mrs. J. A. MacLeod, Mrs. W. G. Moore, Mrs. Grenville Ralph, Mrs. de Leigh Wilson, Mrs. J. A. McKee, Mrs. Donald MacIntosh, Mrs. Sidney Jones, Mrs. J. C. Lefroy, Miss Laura Goulnlock, Miss Constance Wilson.

* * *

Mr. and Mrs. Charles MacPherson, of Winnipeg, and Mr. and Mrs. Donald Angus, of Montreal, who were house guests of Mayor White and Mrs. White, Saint John, during the Christmas and New Year festivities, have been much entertained while in the city. Mr. and Mrs. MacPherson, who left for Winnipeg on Monday, were accompanied by Miss Constance White and will spend some time in the West.


# "The Sportsway" Undergarment

— for those who appreciate coolness and comfort while playing badminton in the North or tennis and golf in the sunny South.

The "Sportsway" allows a perfect stride and an unhampered swing at a tennis or golf ball.

It is fashioned in one piece, yet it does the work of two garments. The front presents the appearance of a slip; the back is cleverly cut to do the duty of French panties. A slight fulness is shirred-in on an elastic band to give perfect freedom to arms in action. The "Sportsway" is exclusive with Simpson's.

In Fuji silk at $4.95.
In Habutai silk, $6.95.
In Crepe de chine, $9.95.

Third Floor.

## Golf

The Golf School for Women is now open under the able direction of Mr. D. A. Ferguson, professional at the Ladies' Golf and Tennis Club. Fee $1 ½-hour lesson; 6 lessons for $5. Phone for appointment — Main 7841, and ask for the Golf School.

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For less than the year's cost of having your ironing done any other way, you can own the wonderful Simplex "Junior" Ironer.

And think of the saving of time—money—labor!

Your week's ironing done in a fifth of the time you could do it by hand.

The cost of operating the "Junior" Simplex is less than a nickel for a whole week's ironing for an average family.

With the "Junior" Simplex there is no standing for hours—no tired arm—no aching back. Comfortably seated at your Simplex, you simply guide the pieces through the machine.

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MISS MARGARET HOWLAND
Daughter of Dr. and Mrs. Goldwin Howland, of Forest Hill Road, Toronto, and one of the debutantes of the season.
—Photo by Ashley and Crippen.


LANGMUIR-HARTMANN
WARDROBE TRUNK

# Going South?

*To Pinehurst, beautiful Bermuda or Florida?*

When you pack, just hang your suits and cloaks in a Langmuir-Hartmann, put your more intimate apparel in its drawers, hats and shoes in their respective boxes (there are even Langmuir-Hartmann models to accommodate the golf bag and clubs), and when you arrive in Sunny climes you find everything just as immaculate, unwrinkled and handy as if everything were in your own room at home.

And a Langmuir-Hartmann Wardrobe Trunk is a great convenience while you holiday because it is used as a wardrobe and chef-robe combined, occupying little space, always dust-proof and always handy.

Go South with a Langmuir-Hartmann this season. Priced from $35.00. At most luggage stores, or send for a complete catalog describing the many designs and features of this world-renowned travelling companion.

M. Langmuir Manufacturing Co., of Toronto, Limited


Mrs. Victor Williams, of Toronto, went to Winnipeg last week for a short visit.

Miss Sarney, of Ottawa, was a week-end visitor in Toronto, guest of Mrs. Ernest Wright.

Lady Beaverbrook and the Hon. Janet Aitkin, who have been spending some months in Canada, are now in Pasadena, California, for four weeks. They will return to Montreal for a further visit before returning to England.

* * *

Mr. and Mrs. Harold Kennedy, of Montreal, and their four daughters, Jean, Sybil, Brenda and Cora, have arrived in England. They have taken a house at Wimbledon, where they will reside for the remainder of the winter.

* * *

Mr. and Mrs. Reginald Smith have been the guests of Mrs. Frank McKenna at Spencerwood, Quebec.

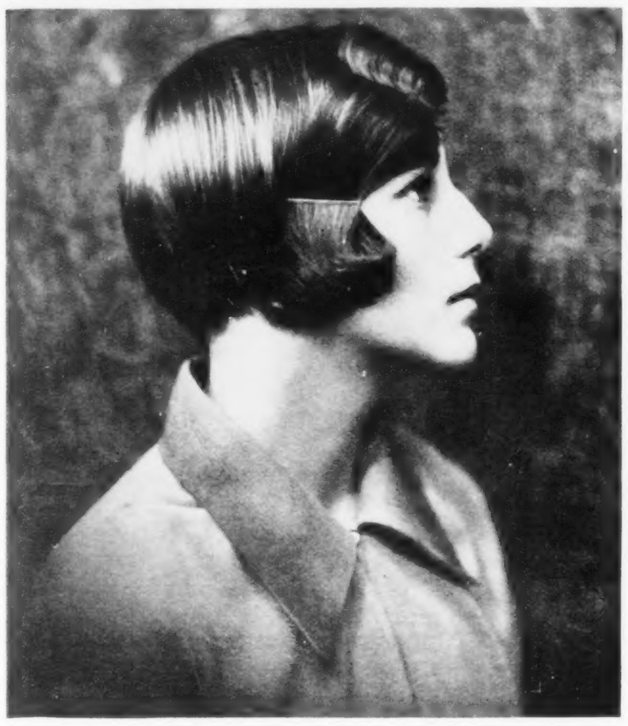
Mrs. C. M. Stephen, of London, England, is a guest at the Ritz-Carlton til the end of the month when she will sail for England.

* * *

Mr. and Mrs. W. R. G. Holt, Mr. and Mrs. Stewart Molson, Mr. and Mrs. S. T. Blaiklock and Mr. and Mrs. D. S. McMaster, of Montreal, spent the week-end at Ste. Agathe des Monts.

* * *

Mr. and Mrs. George H. Napier, of Montreal, have announced the engagement of their daughter, Louisa Hope, to Mr. George S. Currie, son of the Rev. D. Currie, D.D., of Ottawa. The wedding will take place early in March.



MISS PRISCILLA SLADE, OF QUEBEC
Recently was the guest of Mrs. J. W. Hamilton, in Winnipeg.

Captain and Mrs. J. F. Burstall and Miss Rosemary Burstall, and Miss Betty Price, of Quebec, sailed from New York on January 7, to spend several months in England.

* * *

Miss Barbara Stephens, of Quebec is Toronto to spend several weeks with her aunt, Mrs. Kearns.

* * *

Mrs. J. Lorne MacDougall, of Ottawa, entertained on Tuesday afternoon of last week for her daughter, Gertrude, whose marriage to Mr. Will Eliot, took place later in the week.

* * *

Mr. Rene Redmond and the Hon. Mrs. Redmond are again in Montreal after a visit in the holiday season in Quebec.

* * *

Mr. and Mrs. Horace Perodeau are again in Montreal from Quebec where they were holiday guests at Spencerwood, guests of Mrs. Frank McKenna.

* * *

Senator and Mrs. Nathaniel Curry are visitors in Montreal from their winter place in Bermuda, and guests of Mr. and Mrs. Victor G. Curry for a month.

* * *

Lord Swinton, Mr. and Mrs. Cecil Harmsworth, Miss Daphne Harmsworth and Mr. Eric Harmsworth, visitors in Canada from England, were guests of His Excellency the Governor-General and the Viscountess Willingdon at luncheon at Government House, Ottawa, on Tuesday of last week.

* * *

Miss Marguerite Doucet, of Thetford Mines, has been visiting in Montreal, guest of Miss Adelaide Marler.

* * *

Mrs. Andrew Joseph, of Quebec, has been visiting her daughter, Miss Muriel Joseph, of Peel Street, Montreal.

* * *

Lady Williams-Taylor, of Montreal, is in Nassau for the remainder of the winter, a guest at the Colonial Hotel.

* * *

Mr. and Mrs. Louis Papineau, of Quebec, have gone to Sherbrooke, where they have taken up residence.

* * *

Miss Françoise Vanier, of Montreal, is visiting in Quebec, guest of her brother and sister-in-law, Colonel and Mrs. George Vanier, at the Citadel.

* * *

Mrs. J. H. A. Acer, of Montreal, and her daughter, Mrs. J. R. McDougall, sailed in the *S.S. Tuscania* on Saturday of last week to spend the rest of the winter in Europe.

* * *

Mrs. W. B. Harshaw, of Ottawa, is spending three months in Florida.

* * *

Mrs. R. Pothier Doucet, of Thetford Mines, entertained at a dance on Tuesday night of last week at the Hunt Club, Montreal, for her daughter Marguerite, and for her son, Cadet G. P. Doucet.

* * *

Mrs. C. C. Ballantyne, of Montreal, entertained at dinner on Friday night of last week and later took her guests on to the Military Ball.

* * *

Lieut.-Colonel F. W. Fisher, of Montreal, recently sailed in the *S.S. Montclare* to spend six weeks in England.

* * *

Mr. and Mrs. Harold Mowat, of Montreal, were recently in Quebec, guests of Lady Langlier.

* * *

Mr. and Mrs. Guy S. McLennan and her little son, of Montreal, are spending three weeks in Bermuda.

Hon. Hugh Guthrie and Mrs. Guthrie are again in Ottawa after the holiday season spent at their residence in Guelph.

* * *

Miss Muriel Galt, of Montreal, left on Sunday to join her brother, Mr. Elliott Galt, in Santa Barbara, and will remain in California for the winter.

* * *

The engagement has been announced of Evelyn Frances, daughter of the late Mr. J. M. Johnston and of Mrs. Johnston, of Quebec, to Mr. Ivan Agar McCarthy, son of the late Mr. J. A. McCarthy and Mrs. McCarthy, of Barrie, Ontario. The wedding will take place quietly in St. Andrew's Presbyterian Church on Wednesday, Jan. 26.

* * *

Miss Magdeleine Hebert, of Montreal, who spent New Year's week in Quebec with her brother, Lieut.-Colonel J. R. Dubault, spent last week with the Hon. and Mrs. L. A. Taschereau.

* * *

Mr. Philip Cook, of Kingston, Jamaica, has been a visitor in Quebec, guest of his mother, Mrs. William Cook, at College Court.

* * *

Lady Dorothy D'Oyly Carte, of London, England, has been a guest at the Ritz-Carlton during her stay in Montreal.

* * *

Mr. de Lotbiniere Panet, of Kingston, was in Quebec recently for a brief stay.

* * *

Mr. and Mrs. Ian Breakey are at the Chateau Frontenac, Quebec, for the remainder of the winter.

* * *

Mr. Edwin Hanson, of Montreal, and his daughters, Mrs. H. Y. Kilvert and Mrs. A. F. Nation, recently left on the Mediterranean cruise.

* * *

Mr. Hugh Farthing, of Calgary, has been the guest of his parents, the Bishop of Montreal and Mrs. Farthing.

* * *

Mr. V. G. R. Vickers and Mr. F. M. Ross, of Montreal, left on Thursday of last week for Chicago en route for Pasadena, California, to join Mr. and Mrs. James Playfair, of Midland, Ont., who are already there. They will return in about five weeks, by way of Vancouver and Victoria.

* * *

The gymkhana held on Wednesday afternoon of last week at the Winter Club, Montreal, for junior and intermediate members was a great success. Sir Vincent Meredith, Bart., presented the prizes at the close of the program. Among those present were Sir Vincent and Lady Meredith, Mrs. Andrew Allan, Mrs. Perry Cowans, Mrs. S. B. Carlstine, Mr. and Mrs. O. B. Sharp, Mr. and Mrs. Dudley Oliver, Mrs. Lawrence Sewell, Mrs. C. H. Hanson, Mrs. Guy Hamel, Miss Louise Clifford, of New York; Mr. John Norman Gregory, Mrs. Alex Robertson, Mrs. Russell Popham, Mrs. J. W. Nichol, Miss Margot Barclay, Miss Louise Barclay, Miss Dorothy Benson, Miss Beatrice MacDougall, Mrs. R. C. Smith, Mrs. Montagu Bates, Mrs. D. J. Munn, Mrs. Gilbert Stairs, Mrs. Thomas Little, Mrs. S. R. Saunders.

* * *

Mr. and Mrs. Harold C. Schofield entertained at dinner at their residence, Saint John, on Friday evening, afterwards attending the New Year ball at the Armories. Those present were: Mr. and Mrs. R. B. Buchanan, Mr. and Mrs. F. M. Keator, Mrs. Frank S. White, Colonel H. C. Sparling, Mr. Allan Kerr and Mr. George Hilyard.

# Paris Frocks

*An Early Spring Collection*
*From the "Little Dressmakers"*
*— New Styles, New Colors*

SIZES 16 TO 20 YEARS
IN MISSES' DEPT.
FOURTH FLOOR
QUEEN ST.

THE Bride-Elect Gathering a Trousseau—mademoiselle who's going South — the debutante whose wardrobe needs renewing — anyone on the outlook for slim, youthful frocks will be enchanted with this big French shipment just opened up in the Misses' Department. Smart types for all times of day are included: One and two-piece sports frocks of flat crepe—afternoon frocks of crepe Georgette and satin—models in the new printed silks—evening frocks brilliantly beaded or sequined.

Prices $29.50 to $75.00

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YOU CAN INSTALL THIS KELVINATOR FREEZING UNIT IN YOUR PRESENT REFRIGERATOR. MAKE ICE INSTEAD OF MELTING IT—ALWAYS HAVE EFFICIENT, CONVENIENT AND HEALTHFUL REFRIGERATION.

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You can choose from a large array of Cabinet Kelvinators by Leonard in the most beautiful styles and finishes, get one of the famous Leonard cleanable refrigerators without electric refrigeration, or Kelvinate any good refrigerator. Don't deny yourself the joys of Kelvination any longer. Kelvinator dealers everywhere—look in the telephone book for the one nearest you and ask him to call, or write direct to us for information.

KELVINATOR is so easy to own costs so little to operate, no modern home need be without Kelvination.

KELVINATION is "cold that keeps" —keeps cold—keeps food—keeps both economically, conveniently, healthfully—without attention. The Zone of Kelvination is the Zone of Health. Everything about your refrigerator always clean, dry, sweet, wholesome. And it costs no more to operate than an ordinary 60-watt lamp burning continuously.

KELVINATION is simplified electric refrigeration beyond which Science has not gone. The first successful domestic system to apply the principle discovered by Lord Kelvin, for whom it was named—it is today the acknowledged system of longest proved efficiency.

KELVINATOR has been not only the pioneer but the pattern for the industry, and has always led in the development of electric refrigeration. Used by thousands of women since 1914, it has become their most prized household possession.

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Three Sections 32 Pages

# SATURDAY NIGHT

10¢

ESTABLISHED A.D. 1887 | "THE PAPER WORTH WHILE" | TORONTO, CANADA, JANUARY 22, 1927 | GENERAL SECTION 1 to 12 | FINANCIAL SECTION 13 to 24 | WOMEN'S SECTION 25 to 32

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## The FRONT PAGE

**Quebec Elections Next May**

There is something of a flutter in the political dovecotes in the Province of Quebec just now—or rather, (as perhaps it would be more correct to say), the political quacks are tentatively starting quacking. For it seems settled that the Provincial general election will be held in the middle of next May. Dissolution of the House will likely take place after the prorogation of the present session, which is expected to last until the first week in April; so that there will be little time available for the election campaign. However, so far as one can see at present, whether the campaign should last many weeks or just a few days, the result is likely to be the same. The return of the Taschereau Government looks like a foregone conclusion. At the last general election, its supporters obtained more than three-quarters of the total number of seats in the Legislative Assembly—and there is no reason to think that they will meet with less success at the next appeal to the electorate of the Province.

The fact is that the lot of the Quebec Provincial Conservative leader (like that of the policeman in *The Pirates of Penzance*) "is not a happy one". The Liberals have pursued so eminently sound and conservative a policy—in all but the narrowest party sense of the term *conservative*—that it is difficult for him to define his position in such a way as to mark it out as distinct from theirs on any question of outstanding importance. It is true that almost any issue, however fleeting, fanciful or frivolous, may suffice whereon to found a party difference (of a kind). But it is not an issue of that kind which is likely to convert a large Government majority into a minority, particularly when the Government can point to so solid and substantial a record of achievement as can that headed by Hon. L. A. Taschereau. Mr. Sauve, the chief of the Opposition, is an earnest and, within limits, an able leader. He is anxious to do the right thing, though he sometimes exhibits a tendency to do it in the wrong way. But neither within nor outside the Legislative Assembly does he receive the calibre of support that is likely to dislodge the present Administration.

Mr. Taschereau has been a great success in the Premiership. He has gained immensely in political stature since he succeeded Sir Lomer Gouin in that office. The Province of Quebec has been exceptionally fortunate in successive Premiers. But it may well be doubted whether, for sheer depth of character and genuine ability, Mr. Taschereau has been surpassed by any of his predecessors. To a sound legal training and excellent judgment he unites a native and natural sagacity of a high order—a sagacity exemplified no less in the art of party management than in the realms of legislation and administration.

His growth in personal popularity and prestige has been as notable as his growth in political stature. He is the sort of leader after Quebec's own heart—doubly an aristocrat, one by birth and one in intellect, and, though the least pretentious of men, not wholly unconscious of the fact. Before his succession to the Premiership, he was known as an industrious and capable Minister, whose public utterances were characterized alike by clarity of thought and felicity and facility of expression. Today, as Premier of his Province, he speaks to a wider audience and with an enhanced authority. And his counsels, invariably those of sanity and sense, have had a marked and beneficial effect on the public thought of Quebec. Take, for example, his well-weighed and temperate commendations of British connection, and of the advantages the Province enjoys in consequence thereof. If there be any who think that these have not made a deep impression on the minds of the people, they know little of the shrewdness of the habitant. His influence on his compatriots is large and increasing and (almost without qualification) it is wholesome.

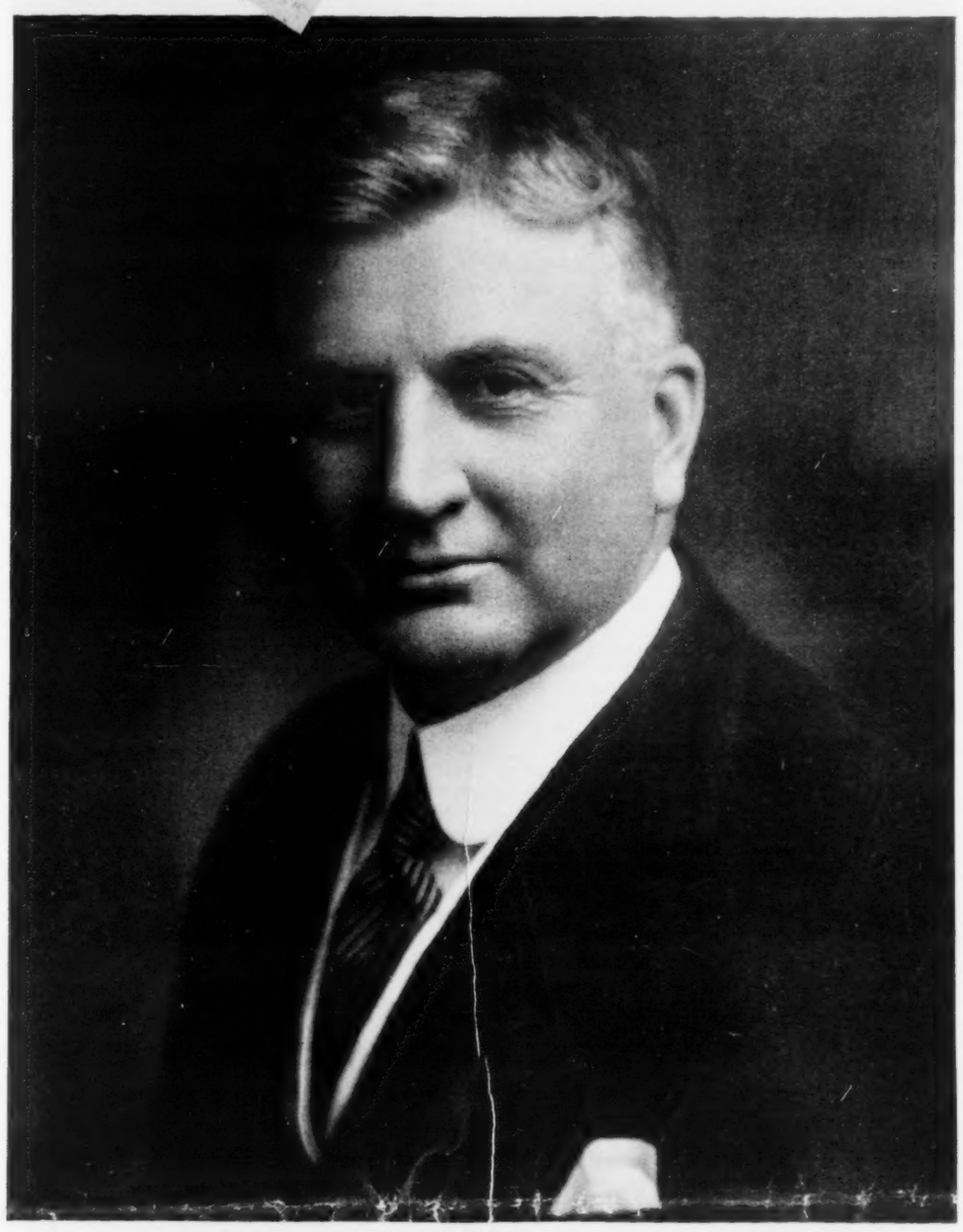
***

**Quebec Brand of Liberalism**

Quebec Liberalism is of a brand of its own. We spoke just now of its innate conservatism. That is not to say that it is of a "stick-in-the-mud" kind. On the contrary, in assisting in the development of the Province's resources, in the encouragement of industries, in the provision of good roads, and in cognate directions, the Liberal Government has shown itself far-seeing and progressive. But the Quebec Liberals are not addicted—as one has known so-called Liberals in other parts of the world to be—to "wild-cat" political theories and "half-baked" political expedients. Happily for the Province, they are not enamoured of that species of Moral Reform that is always seeking to do people good against their will, and that almost goads the victims of its (more or less well-meant) efforts to madness.

But Quebec Liberalism, as represented by the Taschereau Government, has handled the finances of the Province in such a way as to put it in an enviable financial position. The Provincial revenues for the last fiscal year (ending the 30th June last) amounted to $27,206,385.48 and the ordinary and extraordinary expenditures together to $26,686,188.73, leaving a net surplus of $520,146.75. During the year, a million dollars of the bonds of the Province were redeemed out of ordinary revenue, and the net funded debt now stands at $56,426,557.85 or $20.24 per capita. Moreover, the Government, realizing that low taxation is an important inducement to the inflow of capital, has kept taxation down to a minimum. It has also, as just shown, kept public expenses well within the public revenues, thus practising the thrift which it preaches—and this without any failure to respond to the demand for adequate financial assistance for roads, schools, hospitals, agriculture and colonization.

Tourist traffic has become a regular industry in the Province of Quebec. Of course it is difficult to get an accurate idea of the pecuniary value of this but it seems agreed that (on a conservative basis) it was worth at least $50,000,000 to the inhabitants of the Province during the past year. In that period the Provincial Government carried out a record programme of road construction. According to Hon. J. L. Perron, Minister of Roads for the Province, main highways were improved to the extent of 250 miles and 490 miles of second and third class roads, making a total of 740 miles of improved new roads; while, in addition to construction of new roads, 128 miles of main highways and second class roads were resurfaced. The amount expended by the Government during the last four years for road construction and maintenance totalled nearly $27,000,000, the sum disbursed during the last fiscal year being over $6,500,000.



HON. HENRY COCKSHUTT

*The retiring Licutenant-Governor of Ontario who this week at the Coliseum, National Exhibition Grounds, Toronto, was the guest of honor at the largest banquet ever held in the Dominion of Canada. Representatives from every part of the vast province participated in the demonstration, which was organized in recognition of Colonel Cockshutt's indefatigable efforts to make his office a truly popular institution of widely extended activities. Col. Cockshutt is a native of the City of Brantford, where the family name has long been identified with important industries.*

***

**Trying to Manipulate the Press**

There seems to be a mania abroad among eminent public men to instruct the press in what it should and should not do. Mussolini started it, and as in his other policies backed up his instructions with force. It has not done him much good, in foreign countries at least, for now every act of his, however meritorious, has become a subject of suspicion. His relations with the rest of Europe would be a great deal better if he had let the press alone. Now President Coolidge has acquired the lecturing habit with regard to the press of the United States. It is true that he has little for which to thank the newspaper fraternity, because a good many journalists habitually treat "Cal" and his oracles with irreverence. But he has laid down a very peculiar doctrine for times of peace when he says that criticism of his government's foreign policy is harmful, and that it is not in the interest of the United States that foreign powers should become aware of divisions of opinion. It is said that the particular questions the President has in mind are his policies with regard to Mexico and Nicaragua, with which we at this distance do not profess to be acquainted; but if his theory that it is the duty of the press to withhold adverse opinion on all questions of foreign policy were accepted, it would leave the American people uninstructed on subjects in which they are rather more in need of intelligence than most English speaking communities.

The presumption is that Mr. Coolidge thinks that newspapers en masse should take their views from the White House and the State Department whenever a question arises involving United States relations with other nations. A newspaper may have on its staff a man better acquainted with the issues than any Washington official, or it may serve a community whose interests are in jeopardy, yet it is expected to seek guidance from the administration or hold its peace. American newspapers have reasons of their own for lack of confidence in such guidance. It is said that not long ago an official of the State Department summoned the representatives of the two leading news distributing services of the continent and asked them to publish the statement on their own responsibility that Bolshevism was spreading in Mexico. One agency consented to do so; the other, which had sources of information it considered more reliable, declined to do so. Subsequently the State Department repudiated the story and the news service which had acquiesced was somewhat discredited.

In time of war there is every reason for the establishment of a strict censorship, since many thousands of lives are at stake, and the very life of the nation itself may be involved. The discretion of all newspaper men in such circumstances can no more be trusted than the discretion of other professions. Had modern censorship existed during the American Civil War at least half a million lives would have been saved and the war would have been shortened. Northern failure in many early battles was in part at least attributable to the ease with which Southern generals secured news of preparations through the Northern press. But to ask that any administration should be given a free hand to embark on policies which may involve war or less tragic disasters, unhampered by press criticism, or unguided by public opinion, which in a country like the United States is reflected only in the newspapers, is asking altogether too much.

It is of course important that any administration should keep in the closest possible touch with press correspondents on all matters involving the national welfare; and that newspapers should serve the national government by the utmost discretion within their duty. Reporters and editors have seldom failed in this duty. Quite recently a very prominent visitor to Toronto asked the reporters to lay down their pencils while he told his audience something much more sensational than any of his printed utterances. Without hesitation they did so, as is the almost invariable custom, but if they had been arbitrarily lectured in advance as to their duty, compliance would not have been so cordial and complete.

***

**To Restore the Hope of Hell-Fire**

A new religious group has been formed in Toronto calling itself the "Regular Baptists" whose mission it will be to restore the hope of hell fire, not for themselves of course, but for those who differ from them. Naturally the inspiration of this new group is Rev. T. T. Shields, a specialist in eternal damnation; and his band of followers are Fundamentalists all wool and a yard wide. Few of us knew that hell fire played such a prominent part in the Fundamentalist belief until the "Regular Baptists" published their declaration of faith. One of the trench songs for the early days of the war would make a very good organization hymn. It ran:

The bells of hell go ting-a-ling-ling
For you and not for me
For me the angels sing-a-ling-ling
They've got the goods for me.

To define what a "Regular Baptist" is Rev. Mr. Shields and his friends announced a "recast" series of articles which not only affirm some of the traditional beliefs of the older churches but emphasize the "total depravity of mankind" and "The everlasting felicity of the saved and the everlasting penal sufferings of the lost". Dr. Shields does not entirely trust his "regulars" to stick to these comforting convictions, for, on motion of himself and one of his colleagues it was decreed that all pastors, missionaries, committee men and evangelists should sign the declaration of faith annually. Otherwise we presume they will automatically pass into the category of the "lost" to await "everlasting penal sufferings".

A colleague of Dr. Shields, Rev. W. J. H. Brown, said the declaration would constitute "a solid wall against modernism", and that it was necessary to "force" adherents to sign it, because "we are living in an age when people change their opinions". Ah, there's the rub,—freedom and mutability of opinion! That is the enemy the Fundamentalists are fighting. But, in restoring one of the chief comforts of a certain type of pietist,—the consciousness that his neighbor is to suffer eternally, the "Regular Baptists" are handicapped by the fact that we have no laws to punish people for freedom of opinion. And perhaps their warrant will not run in the hereafter any more effectively than in our earthly life.

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**A Holiday from Party Politics**

The suggestion made in these columns in December that Canada should have a holiday from party politics during her Diamond Jubilee year and that the proposed national convention of the Conservative party slated for June next should be postponed, has been cordially received in many quarters private and public. Impartial citizens seem generally convinced that haste is unnecessary and that the King Government should be allowed an opportunity to show how its policies work out before the Conservative party takes the step of assembling its cohorts to frame an opposition platform.

The January issue of "Willison's Monthly" contains an editorial on the subject probably written by Sir John Willison, the most experienced of Canadian publicists, in which it is assumed that the main object of such a convention would be the task of "finding a leader". It is suggested that it would be wise to go slowly until the natural leader appears, since there is no prospect of a general election in the near future. Sir John further points out that the King government has an ample and dependable majority and will not be endangered or greatly embarrassed by any effort of its opponents to recover in parliament what was lost in the constituencies.

"The sound policy for an Opposition" says Sir John Willison "is to be vigilant but not factious. Careful study of the tactics of Sir John Macdonald after the disastrous defeat of 1874 would be of advantage to the Conservative managers. . . . There are no signs of agreement as to who should succeed Mr. Meighen and little prospect that between now and June the situation will be much clearer. It is important that the decision of the convention, when it is made, should be accepted by the whole country and that the new Conservative leader should have a united party under his command. There is danger that by premature action differences would be accentuated and the convention fail to express the settled judgment of the party either upon leader or policy. There is no need for haste with a general election so remote."

It is worth while pointing out that in most centres neither of the historic parties enjoys in its local organizations men of vision and prestige equal to those which surrounded Sir John Macdonald in the seventies. Politicians of that day were undoubtedly excessive in their partizanship but their status in the community was unquestionably higher than that of the men who at present take charge of constituencies and districts, and thereby control elections. In the city of Toronto we doubt if any ordinary citizen could name off-hand even a fraction of the candidates who were elected to the House of Commons in September and to the Ontario Legislature in December. Last September at least seventy per cent. of the candidates elected in Canada were so chosen on parochial issues in which national questions hardly played a part; and in the Ontario elections it is doubtful whether more than a small percentage of the electorate gave much heed to the admirable record of the Ferguson Government and general political questions.

Re-organization of the Conservative party should begin at the bottom rather than the top. For the present it should take the form of re-organizing the local constituency associations, and if possible obtaining a better order of men as officers. In Toronto where the Conservative party is so strongly entrenched the petty magnates of the ward associations and their feminine auxiliaries are a joke or worse, considered from the standpoint of enlightened politics, and it is probable that the same condition of dry-rot exists in many other sections of Canada. Since the local associations will select the delegates to the national convention when it is ultimately held it is high time that they were put on a better basis.

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**Inadequate Shipping to West Indies**

Every influential citizen of Central Canada is warmly interested in the economic betterments for the Maritime Provinces, despite persistent allegations to the contrary. A certain section of their press interprets every suggestion that is made in other parts of Canada for the expansion and development of Maritime production and trade in a spirit of suspicion and resentment, but this should not alter the desire of other sections of Canada to place the seaboard provinces on an economic party with the rest of the country.

There is a matter of immediate importance on which the House of Commons should take early action when it meets in February, and that is the delay in putting into commission the four steamers between Canada and the West Indies which were part of the obligations of the Trade Treaty signed more than eighteen months ago. The Christmas issue of the Trinidad "Guardian" contained a lengthy interview with Hon. L. P. de Wolfe Tilley, son of a famous father of confederation, and himself president of the Executive Council of New Brunswick, which puts the matter in a clear light. Mr. Tilley lately visited all the British West Indies and everywhere he went he discovered dissatisfaction which leads him to believe that unless Canada makes haste in keeping her promise she will lose her present trade with the West Indies as well as the prospect of its future expansion. At St. Kitts, for instance a prominent merchant told him that for the last few months he had been buying direct from New York, because he could not afford to wait for goods shipped by the Canadian route on which only two instead of the four vessels promised are in service. Everywhere Mr. Tilley found people willing and anxious to restore to Canada the trade which was formerly hers but which has been going to the American markets but hampered in this wish by existing conditions.

In his Trinidad interview Mr. Tilley said he was not in favor of Canada going to the expense of building four

Lady Beaverbrook and the Hon. Janet Aitkin, who have been spending some months in Canada, are now in Pasadena, California, for four weeks. They will return to Montreal for a further visit before returning to England.

* * *

Mr. and Mrs. Harold Kennedy, of Montreal, and their four daughters, Jean, Sybil, Brenda and Cora, have arrived in England. They have taken a house at Wimbledon, where they will reside for the remainder of the winter.

* * *

Mr. and Mrs. Reginald Smith have been the guests of Mrs. Frank McKenna at Spencerwood, Quebec.

Mrs. C. M. Stephen, of London, England, is a guest at the Ritz-Carlton till the end of the month when she will sail for England.

* * *

Mr. and Mrs. W. R. G. Holt, Mr. and Mrs. Stewart Molson, Mr. and Mrs. S. T. Blaiklock and Mr. and Mrs. D. S. McMaster, of Montreal, spent the week-end at Ste. Agathe des Monts.

* * *

Mr. and Mrs. George H. Napier, of Montreal, have announced the engagement of their daughter, Louisa Hope, to Mr. George S. Currie, son of the Rev. D. Currie, D.D., of Ottawa. The wedding will take place early in March.

MISS PRISCILLA SLADE, OF QUEBEC
Recently was the guest of Mrs. J. W. Hamilton, in Winnipeg.

Captain and Mrs. J. F. Burstall and Miss Rosemary Burstall, and Miss Betty Price, of Quebec, sailed from New York on January 7 to spend several months in England.

* * *

Miss Barbara Stephens, of Quebec, is in Toronto to spend several weeks with her aunt, Mrs. Keagey.

* * *

Mrs. J. Lorne MacDougall, of Ottawa, entertained on Tuesday afternoon of last week for her daughter, Gertrude, whose marriage to Mr. Will Eliot, took place later in the week.

* * *

Mr. Rene Redmond and the Hon. Mrs. Redmond are again in Montreal after a visit in the holiday season in Quebec.

* * *

Mr. and Mrs. Horace Perodeau are again in Montreal from Quebec where they were holiday guests at Spencerwood, guests of Mrs. Frank McKenna.

* * *

Senator and Mrs. Nathaniel Curry are visitors in Montreal from their winter place in Bermuda, and guests of Mr. and Mrs. Victor G. Curry for a month.

* * *

Lord Swaton, Mr. and Mrs. Cecil Harmsworth, Miss Daphne Harmsworth and Mr. Rex Harmsworth, visitors in Canada from England, were guests of His Excellency the Governor-General and Her Viscountess Willingdon at luncheon at Government House, Ottawa, on Tuesday of last week.

* * *

Miss Marguerite Doucet, of Thetford Mines, has been visiting in Montreal, guest of Miss Adelaide Marler.

* * *

Mrs. Andrew Joseph, of Quebec, has been visiting her daughter, Miss Muriel Joseph, of Peel Street, Montreal.

* * *

Lady Williams-Taylor, of Montreal, is in Nassau for the remainder of the winter, a guest at the Colonial Hotel.

* * *

Mr. and Mrs. Louis Papineau, of Quebec, have gone to Sherbrooke, where they have taken up residence.

* * *

Miss Francoise Vanier, of Montreal, is visiting in Quebec, guest of her brother and sister-in-law, Colonel and Mrs. George Vanier, at the Citadel.

* * *

Mrs. J. H. A. Acer, of Montreal and her daughter, Mrs. J. R. McDougall, sailed in the *S.S. Tuscania* on Saturday of last week to spend the rest of the winter in Europe.

* * *

Mrs. W. B. Harshaw, of Ottawa, is spending three months in Florida.

* * *

Mrs. R. Pother Doucet, of Thetford Mines, entertained at a dance on Tuesday night of last week at the Hunt Club, Montreal, for her daughter Marguerite, and for her son, Cadet G. P. Doucet.

* * *

Mrs. C. C. Ballantyne, of Montreal, entertained at dinner on Friday night of last week and later took her guests on to the Military Ball.

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Lieut.-Colonel F. W. Fisher, of Montreal, recently sailed in the *S.S. Montclare* to spend six weeks in England.

* * *

Mr. and Mrs. Harold Mowat, of Montreal, were recently in Quebec, guests of Lady Langlier.

* * *

Mr. and Mrs. Guy S. McLennan and her little son, of Montreal, are spending three weeks in Bermuda.

Hon. Hugh Guthrie and Mrs. Guthrie are again in Ottawa after the holiday season spent at their residence in Guelph.

* * *

Miss Muriel Galt, of Montreal, left on Sunday to join her brother, Mr. Elliott Galt, in Santa Barbara, and will remain in California for the winter.

* * *

The engagement has been announced of Evelyn Frances, daughter of the late Mr. J. M. Johnston and of Mrs. Johnston, of Quebec, to Mr. Ivan Agar McCarthy, son of the late Mr. J. A. McCarthy and Mrs. McCarthy, of Barrie, Ontario. The wedding will take place quietly in St. Andrew's Presbyterian Church on Wednesday, Jan. 26.

* * *

Miss Magdeleine Hebert, of Montreal, who spent New Year's week in Quebec with her brother, Lieut.-Colonel J. R. Dubault, spent last week with the Hon. and Mrs. L. A. Taschereau.

* * *

Mr. Philip Cook, of Kingston, Jamaica, has been a visitor in Quebec, guest of his mother, Mrs. William Cook, of College Court.

* * *

Lady Dorothy D'Oyly Carte, of London, England, has been a guest at the Ritz-Carlton during her stay in Montreal.

* * *

Mr. de Lotbiniere Panet, of Kingston, was in Quebec recently for a brief stay.

* * *

Mr. and Mrs. Ian Brookey are at the Chateau Frontenac, Quebec, for the remainder of the winter.

* * *

Mr. Edwin Hanson, of Montreal, and his daughters Mrs. H. Y. Kilvert and Mrs. A. F. Nation, recently left on the Mediterranean cruise.

* * *

Mr. Hugh Farthing, of Calgary, has been the guest of his parents, the Bishop of Montreal and Mrs. Farthing.

* * *

Mr. V. G. B. Vickers and Mr. F. M. Ross, of Montreal, left on Thursday of last week for Chicago, en route for Pasadena, California, to join Mr. and Mrs. James Playfair, of Midland, Ont., who are already there. They will return in about five weeks, by way of Vancouver and Victoria.

* * *

The gymkhana held on Wednesday afternoon of last week at the Winter Club, Montreal, for junior and intermediate members was a great success. Sir Vincent Meredith, Bart., presented the prizes at the close of the program. Among those present were Sir Vincent and Lady Meredith, Mrs. Andrew Allan, Mrs. Percy Cowans, Mrs. S. R. Corlstine, Mr. and Mrs. O. R. Sharp, Mr. and Mrs. Dudley Oliver, Mrs. Lawrence Sewell, Mrs. C. H. Hanson, Mrs. Guy Hamel, Miss Louise Clifford, of New York; Mr. John Norman Greenry, Mrs. Alex Robertson, Mrs. Russell Popham, Mrs. J. W. Nichol, Miss Margot Barclay, Miss Louise Barclay, Miss Dorothy Benson, Miss Beatrice MacDougall, Mrs. R. C. Smith, Mrs. Montagu Bates, Mrs. D. J. Munn, Mrs. Gilbert Stairs, Mrs. Thomas Little, Mrs. S. R. Saunders.

* * *

Mr. and Mrs. Harold C. Schofield entertained at dinner at their residence, Saint John, on Friday evening, afterwards attending the New Year ball at the Armories. Those present were Mr. and Mrs. R. B. Buchanan, Mr. and Mrs. F. M. Keator, Mrs. Frank S. White, Colonel H. C. Sparling, Mr. Allan Kerr and Mr. George Hilyard.

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